The Chicago Daily Tribune.

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REAL ESTATE.

TO SAVINGS BANK DEPOSITORS.

CLARKE, LAYTON & CO., until further notice, will sell first-class Chicago Real Estate at the lowest market prices, or Houses and Lots and Unimproved Lots at Washington Heights, and take the cash payments in books and checks on any of the Chicago Savings Banks. There is no better or safer investment than Chicago Real Estate.

Certified Checks on the Cook County National Bank and Union National Bank, taken as cash on all sales by us.

CLARKE, LAYTON & CO., No. 120 LaSalle-st.

TO SAVINGS AND NATIONAL BANK DEPOSITORS.

R. P. BLANCHARD, 153 LA SALLE-ST.,

Has property in all parts of the city and suburbs, which he will sell cheap, taking as cash one-half or more or less of your balance in bank, and agreeing to wait at least six months before drawing for any portion of the amount transferred to him, thus giving your banks more time to realize on their collaterals and better securing the remainder of your balance. R. P. BLANCHARD, Real Estate and Loan Broker, 153 LaSalle-st.

REAL ESTATE THE ONLY SAFE INVESTMENT IN TIMES LIKE THESE.

HUNTER, CANNON & CO., 127 LaSalle-st., Room 4,

Will sell lots of all sizes, from 25 feet to half acres and acres, in good localities in this city and on railroads just outside city limits, at CASH PRICES and on very easy terms, and will receive for first payment Certificates of Deposit, Books, and Checks on Savings Banks, or Checks on National Banks. Title in all property perfect. Abstracts to date. HUNTER, CANNON & CO.

To Depositors in National and Savings Banks.

SNYDER & LEE, Real Estate Agents, have for sale in the several divisions of the city, and suburbs, several hundred choice residence lots, which they will sell cheap, on easy terms, and take in partial or full payment, certified checks on any of the Chicago National Banks, or books of any of the Savings Banks of the city. We also have some magnificent investments in acre property, sure to advance in value, on the same terms. Now is the time to place your money where it will pay you a larger percentage than any investment in stocks or bonds. SNYDER & LEE, 14 Nixon Building, N. E. corner of Monroe and LaSalle-sts.

FINANCIAL.

Adam Smith & Son, Bankers,

First National Bank Building, southwest corner of State and Washington-sts., Chicago,

Dealers in Gold and Silver Bullion, Bar, Leaf, Sheet, and Granulated Form for mechanical purposes.

Deposits received in either currency or coin, subject to check without notice.

Six per cent interest allowed on all daily balances.

Checks upon us pass through the Clearing-House, as if drawn upon any city bank.

Interest credited, and accounts-current rendered monthly.

Coin and Currency Drafts on New York.

DIME SAVINGS BANK,

106 CLARK-ST., Methodist Church Block.

Six per cent interest allowed on deposits, payable semi-annually, July 1 and Jan. 1 in each year. GEO. SCOVILLE, President. WM. KELSEY REED, Cashier.

NOTE.—Until further notice, any boy or girl calling at the Bank will be presented with a pass book free, and the dime deposited to his or her credit, which sum can be drawn out at pleasure.

To Depositors.

KELLOGG, VOSWINKEL & CO., BANKERS,

Have just commenced business at 94 LaSalle-st., and offer to the public the convenience of their office, with its fire and burglar-proof Vault and Safe, WHERE THEY WILL RECEIVE DEPOSITS IN CURRENCY AND PAY CHECKS IN THE SAME; holding the currency in constant readiness for payment.

F. W. KELLOGG, J. P. VOSWINKEL DORSELEN.

DIG.

We collect claims of every description against parties throughout the United States and Canadas, and publish the names of those who don't pay. Semi-annual report now ready for delivery to subscribers. FRASIER'S MERCANTILE COLLECTION AGENCY, 146 Madison-st., Chicago.

CHICAGO EXPOSITION.

EXPOSITION!

REMEMBER THAT TICKETS

to the Exposition every Saturday (all day and evening) are for Adults, 25c; Children, 15c.

Evening Papers please copy.

INVALIDS.

Who have returned from the Springs unimproved in health, and all persons afflicted, may find in VERGNES' ELECTRO CHEMICAL CURE, 706 Wabash-av., immediate and permanent relief. Call or send for circular.

REMOVALS.

REMOVAL!

We now occupy the Elegant and Spacious Marble Front Store known as Nos. 52 and 54 LAKE-ST., four doors east of State-st., fronting south, where we will be pleased to welcome all our numerous friends and customers, during and after the Grand Exposition.

E. BURNHAM & SON.

Chicago, Sept. 25, 1873.

WANTED.

WANTED—AGENTS—FROM $75 to $250 per month, everywhere, to sell one of the most useful articles ever invented, needed in every family. Send for Circular. Address, SECOMB & CO., 167 State-st., CHICAGO, Ill.

DISSOLUTION NOTICE.

DISSOLUTION.

Notice is hereby given that the copartnership heretofore existing under the firm name and style of Rixon & Schwarz, retail hardware dealers, at 533 Milwaukee-av., in the City of Chicago, is this day dissolved by mutual consent. The said Charles Rixon only is authorized to collect outstanding accounts, and will pay all liabilities of the firm.

Chicago, Sept. 24, 1873. JULES SCHWARZ, CHAS. RIXON.

FOR SALE.

STOVES.

Argand Base Burner, the "King of Stoves," for sale at A. W. WHEELER'S, 229 State-st., corner of Congress.

IRON PIPE, PUMPS, &c.

WALWORTH, BROOKS & CO., 243 & 245 Lake-st., CHICAGO.

WROUGHT

Iron Pipe,

Fittings, Valves, &c., For Steam, Gas and Water.

STEAM PUMPS, For Feeding Boilers, Protection from Fire, and other uses.

ENGINES, BOILERS, BELTING, HOSE, &c.

Sole Agents for Otis, Bro. & Co.'s New York Steam Safety Elevators, Branford Malleable Iron Fittings Co., Rumsey & Co.'s Pumps; also, Contractors for Steam Heating and Ventilating. Catalogues, Estimates, and information on application. Wrought Iron Pipe, by the car-load or in large lots, at bottom prices.

DRESS GOODS.

SPECIAL BARGAINS IN

Dress Goods

For the Next Two Weeks.

HAMLIN, HALE AND COMPANY

Will offer of recent purchases Seventy-five Cases Beautiful Fall Dress Goods, of new styles and colorings appropriate for the season, and at prices decidedly cheap.

MADISON AND FRANKLIN-STS.

GENERAL NOTICES.

TICKETS OF ADMISSION TO THE EXPOSITION.

The following will be the regulations in regard to admission to the Exposition. Tickets will be issued as follows:

EXHIBITORS' TICKETS,

Admitting an exhibitor only, at any time during exhibition hours, and positively not transferable, $10.

SEASON COMMUTATION TICKETS,

Good for thirty admissions, $10.

SINGLE TICKETS,

Admitting the holder to the Building, with privilege of remaining through the day and evening, except as hereinafter specified, adults, 50 cents; children, 25 cents.

SINGLE TICKETS FOR SATURDAYS

Admitting the holder to the Building, with privilege of remaining through the day and evening, except as specified below, adults, 25 cents; children, 15 cents.

EMPLOYES' TICKETS,

Registered and not transferable, and good for forty admissions, may be purchased by Exhibitors only, for the exclusive use of persons in their employ in the Building, on written application to the Chairman of Executive Committee, $4.

Every Exhibitor's and Employe's Ticket will be registered by number and the name of purchaser, and if presented by any other person will be forfeited.

When Special Entertainments for evenings are to be given, the Building may be closed at 5 o'clock p. m., and the price of admission for the ensuing evening increased.

Tickets will be on sale at the Ticket Offices, on Michigan-av. near the foot of Jackson and Monroe-sts., and at the Adams-st. entrance. Exhibitors' and Season Commutation Tickets will also be sold at the Treasurer's Office in the Building.

The entrance to the Building for Visitors and Exhibitors is at Adams-st. only. Exits at either end of the Building. Carriage exit at South end only.

RETAIL GROCERS' MEETING

On account of the existing financial crisis, about 30 of the leading retail grocers of the South Side held a meeting on last evening at the Bigelow House (on Wabash-av., between Twenty-first and Twenty-second-sts.), to adopt measures for the continuance of the retail trade without embarrassment. The expression of the dealers was that all sales be made henceforth for cash. A committee was appointed to draft resolutions for a permanent Grocers' Exchange, and to report at the Bigelow House on Monday evening at 8 p. m. All retail grocers, butchers, and marketmen are cordially invited to attend.

ICE. ICE. ICE.

Packers and Brewers wanting large quantities of Ice for the remainder of the season, can make contracts at low figures by calling at JAS. P. SMITH & CO.'S, 161 LaSalle-st.

JUST RECEIVED

BY Van Schaack, Stevenson & Reid,

Another large invoice of Perry's justly celebrated Moth and Freckle Lotion, and Comedone and Pimple Remedy. These goods are reliable.

PRINTING.

FINE BOOK AND JOB PRINTING.

CULVER, PAGE, HOYNE & CO., 118 and 120 Monroe-st., Chicago.

CONSUMERS will find it profitable to get our prices before ordering elsewhere. HINDLE & JENKINS, Wholesale and Retail Stationers, Printers, and Blank Book Manufacturers, 165 Clark-st.

PROFESSIONAL.

Dr. Mary H. Thompson

Has returned to the city, and will see her friends as usual at her residence, 338 West Washington-st.

HATS.

BREWSTER'S HATS,

NORTHWEST CORNER Clark and Madis[on-sts.]

GIFT CONCERT.

Grandest Scheme Ever Known.

FOURTH

Grand Gift Concert

FOR THE BENEFIT OF THE PUBLIC LIBRARY OF KENTUCKY.

12,000 CASH GIFTS.

$1,500,000.

Chances One in Five.

The Trustees of the PUBLIC LIBRARY OF KENTUCKY, under authority of a special act of the Legislature, which became a law March 16, 1871, undertook to establish a great free library in Louisville, Ky., by means of five Gift Concerts; and as an inducement to the extensive sale of tickets, they were empowered by the same act to distribute cash gifts by lot at these concerts to such persons as should buy the tickets. Three of these concerts have already been given; the first December 16, 1871, when $192,500, divided into 721 gifts, were distributed; the second December 7, 1872, at which 1,000 cash gifts, amounting to $275,000, were distributed; and the third July 8, 1873, when the sum of $500,000 in cash was divided into 10,000 cash gifts, and distributed among the ticket-holders.

The Capital Gift of $100,000 was drawn by Mr. L. H. Keith, of Kingston, Mass., who purchased 11 tickets March 13, 1873, for which he paid $100. His order for the tickets was a letter from him direct to the main office at Louisville inclosing the $100. Among the tickets sent to him by registered letter was No. 20,898, which drew the $100,000, and also numbers 20,158 and 22,469, which drew $10 each. On the 21st of July, 1873, Mr. Keith made his appearance in Louisville, and was introduced by Mr. C. F. Harvey, of the firm of Harvey & Keith, a well-known citizen of Louisville, when he was paid his $100,000.

The second gift of $50,000 was drawn by Mr. Willis Worley, of Giles County, Tenn. On the 12th of March, Mr. Worley wrote a letter from the House of Representatives, at Nashville, Tenn., to the main office at Louisville, Ky., inclosing $10 for a ticket. The ticket sent him was No. 5,630, which drew the $50,000. On the 19th of July, 1873, Mr. Worley sent on his ticket through the National Bank of Pulaski, Tenn., and was paid his $50,000.

The third gift of $25,000 was drawn by Mr. C. A. Knapp, of the firm of James A. Clark & Co., Liquor Merchants, in this city. On the 7th of July Mr. Knapp purchased 11 tickets, for which he paid $100. One of these tickets was No. 64,170, which drew the $25,000; another, No. 63,085, which drew $100, and Mr. Knapp also held the fourth of ticket No. 21,247, which drew $2.50.

The fourth gift of $20,000 was sold by Henry Wilken, Cashier of the National Bank of Lebanon, Ky., to a party of gentlemen in and about that city. Mr. Wilken ordered a number of tickets for citizens there, and among them got No. 21,764, which drew the $20,000.

The other gifts were drawn by persons scattered all over the world.

All these gifts were promptly paid, without any discount, on presentation of the tickets entitled to them, and the balance of the gross proceeds from the sales of tickets, less expenses, was appropriated to the use of the Library.

To the end that the Library, Museum, and sub-departments under them may be enlarged to their full capacity of usefulness, and placed upon such a footing that they may forever be on the increase,

A Fourth Grand Gift Concert

For the benefit of the PUBLIC LIBRARY OF KENTUCKY is now announced to come off in Public Library Hall, at Louisville, Ky., on

Wednesday, December 3, 1873.

At this Concert the best music that can be afforded by a grand Orchestral Band will entertain the audience, and the unprecedented sum of

ONE MILLION AND FIVE HUNDRED THOUSAND DOLLARS

In currency, divided into 12,000 cash gifts, ranging from $250,000, the highest, down to $50, the lowest, will be distributed by lot among the ticket-holders.

LIST OF GIFTS.

ONE GRAND CASH GIFT		$250,000
ONE GRAND CASH GIFT		100,000
ONE GRAND CASH GIFT		50,000
ONE GRAND CASH GIFT		25,000
ONE GRAND CASH GIFT		17,500
10 Cash Gifts,	$10,000 each	100,000
30 Cash Gifts,	5,000 each	150,000
50 Cash Gifts,	1,000 each	50,000
80 Cash Gifts,	500 each	40,000
100 Cash Gifts,	400 each	40,000
150 Cash Gifts,	300 each	45,000
250 Cash Gifts,	200 each	50,000
325 Cash Gifts,	100 each	32,500
11,000 Cash Gifts,	50 each	550,000

Total, 12,000 Gifts, ALL CASH, amounting to..........$1,500,000

The entire number of tickets issued is only 60,000. Each ticket consists of ten fractional parts, or coupons, into which it may be divided by cutting through the horizontal division lines left for that purpose. The holder of a whole ticket is entitled to admission to the Concert, and to the whole of any gift it may draw. The holder of each fractional part, or coupon, is entitled to admission to the Concert and to one-tenth of the gift the whole ticket may draw.

PRICE OF TICKETS.

Whole Tickets, $50.00; Halves, $25.00; Tenths, or each coupon, $5.00; Eleven Whole Tickets for $500.00; 22½ Tickets for $1,000.00; 113 Whole Tickets for $5,000.00; 227 Whole Tickets for $10,000.00.

In a cause of such philanthropy as the establishing and endowing of a great Library and Museum, with kindred departments, to be forever free to everybody, and when the chances of those who buy the tickets are so great to make money, while they take so little risk, it is believed that every ticket will be sold before the day fixed for the Concert and Distribution; but whether all are sold or not the drawing will nevertheless take place. Should any tickets remain unsold on the day of the drawing they will be destroyed, and all the offered gifts, 12,000 in number, will be drawn, but diminished in value in proportion to the amount of unsold tickets. For example, if only half of the tickets are sold, the other half will be destroyed and the gifts reduced, not in number, but in value one-half. The capital gift in that event would be $125,000, instead of $250,000, and all the other gifts in the same proportion. All will see that this would be perfectly fair, because the chances of drawing gifts would be increased in favor of the ticket-holders, just in proportion to the reduction in their value. If all the tickets are sold the chances for the gifts are as 1 to 5, but if only half are sold, and the other half destroyed, the chances to the ticket-holders become as 1 to 2½ only.

Safe Keeping of the Money.

The FARMERS' AND DROVERS' BANK OF LOUISVILLE IS TREASURER, and all moneys arising from the sale of tickets will be placed there to remain as a special deposit until the Concert is over and all the gifts fully provided for, and then subject only to the joint-check of the Agent and Business Manager of the Concert, and the President and Treasurer of the Public Library. The management is not dependent upon the sale of tickets for the means of paying expenses, but is amply provided with funds now on deposit in the Farmers' and Drovers' Bank for that purpose. The entire proceeds of the sale of tickets will stand untouched in Bank as a guarantee for the payment of all the offered gifts.

PAYMENT OF GIFTS.

The paying of gifts will begin the 3d day after the drawing, and continue six months thereafter and no longer. Tickets entitled to gifts must be presented or sent to Room No. 4, Public Library Building, Louisville, Ky., where they will be taken up and paid by Cash Checks upon the Farmers' and Drovers' Bank of Louisville, or by sight drafts upon the Fourth National Bank of New York, at current rates of exchange, at the option of the holder. No gift will be paid without delivery of the ticket entitled to it, and all gifts not called for within six months from the drawing will be turned over to the Public Library Fund.

The Trustees have secured the services of Hon. THOS. E. BRAMLETTE, late Governor of Kentucky, to act as their Agent in the financial affairs of this Grand Gift Concert. Gov. Bramlette is known to almost every one in Kentucky, and to very many of the citizens of other States in the Union, and he is authorized to see that the money arising from the sale of tickets is deposited in the Farmers' and Drovers' Bank, to remain for the payment of the offered gifts, and also to see that the drawing is fairly conducted and the gifts justly awarded and promptly paid.

The drawing will be published in Louisville and New York papers, and official copies, printed in circular form, will be sent by mail to those out of the city who have ordered tickets by letter, and to every ticket-holder whose Post Office is known. All communications connected with the Concert, and orders for tickets, and applications of Agents to sell tickets, should be addressed to

Hon. THOS. E. BRAMLETTE, Agent Public Library Kentucky, Public Library Building, Louisville, Ky.

THE BANKS.

Chicago the Centre of Interest and Excitement Yesterday.

The Struggle Against Ruin Generally Successful.

But the Scarcity of Currency Still Continues.

Temporary Suspension of Five Chicago Nationals.

The Strong Banks Grow Stronger; the Weak Ones Lie Down.

Bankers' Meeting Last Evening, at Which Suspensio Was Repudiated.

Various Propositions Looking to the Issuing of Loan Certificates.

The Arrival in Chicago of $1,000,000 of Currency.

Interviews with Prominent Bankers and Business Men.

The Whereabouts of the City's Deposits Explained by Mr. Gage.

The Corn Exchange National Passes Through a "Run" with Flying Colors.

The Manufacturers' National Hermetically Sealed.

Loan Certificates and Certified Checks Become Currency at Many Points.

The Situation in New York Much More Encouraging.

Favorable Reports from the Country Banks in the Northwest.

Southern Banks Generally Adopting the Policy Pursued in New York.

The Condition of the Firm of Jay Cooke & Co. and the Union Trust Company.

CHICAGO.

THE BANKERS' MEETING.

A largely-attended meeting of bankers was held last evening at the office of the Clearing-House Association, on South Clark street. Among the gentlemen present were Mr. Gage, Cashier of the First National; Ira Holmes, President of the Manufacturers' National, B. F. Allen and Chauncey T. Bowen, of the Cook County National; Mr. Smith, of the Corn Exchange National; P. C. Maynard, of the National Bank of Commerce; Sol Smith, of the Loan & Trust Company; Mr. P. L. Forrest, Cashier of the Hide and Leather National Bank; Mr. Nash, of the Bank of Illinois; J. V. Clarke, President, and Mr. Dox, Cashier of the Hibernian Bank; G. L. Otis, of the Commercial National Bank; Mr. Tollman of the Traders' National Bank; Alfred Spink, Bank Examiner; Mr. McGregor, of the Second National Bank; C. B. Meyer, of the Prairie State Loan & Trust Company; J. M. Adsit, George Sturgis, and William Sturgis, of the Northwestern National Bank; Mr. Curtis, Director, and J. Irving Pearce, President, of the Third National; J. McKay Sawyer, of the Central; Messrs. Page and George Taylor, of the Fourth National; Julian F. Rumsey, of the Corn Exchange National; Mr. Henrotin, of the Merchants' National; Mr. Endicott, of the Second National.

The roll-call showed the following banks unrepresented: Fifth National, Bank of Montreal, International, and State Savings Institution.

Mr. Sol. Smith, President of the Association, occupied the chair. The preliminary business was the question of admitting to the meeting certain gentlemen who were not members of the Association.

Upon the motion of Mr. Julian S. Rumsey, it was decided to admit reporters and officers of banks. This question comfortably decided upon, the meeting was declared open for business.

In calling the meeting to order, Mr. Smith stated that it was originally called at the suggestion of some of the banks, for the purpose of considering the subject of loan certificates.

MR. GAGE, OF THE FIRST NATIONAL,

said he joined in calling the meeting for the purpose of carefully considering an important question to every banker—that of issuing loan certificates. New York had issued them, and its financial condition seemed to be slowly improving in consequence. According to latest dispatches, confidence was being rapidly restored in that city. It remained to be seen whether it would not be well to issue them here. There was much to be said in their favor, while there might be something to be said against them. It they would effect the purpose of staying the withdrawal of currency from the banks and save bankers from suspension, it was the duty of the meeting to adopt them, provided there were not evils in the adoption greater than those which were sought to be cured. If New York, after a week's experience of the certificates, was satisfied with them, Chicago certainly ought to derive benefit from them, unless there were local conditions here which do not exist there. St. Louis had also issued certificates, but they had not been sufficiently long in use to enable the bankers of that city to form an estimate of their value.

A SPECIMEN.

Mr. Gage was asked to give the form of the certificates issued in New York, which question was answered by the Secretary reading a specimen transmitted by telegraph as follows:

"No. ——, Loan Committee of the New York Clearing-House Association, New York, Date ——. This certifies that the —— has deposited with this Committee securities in accordance with the proceedings of a meeting of the Association held Sept. 20, 1873, upon which this certificate is issued. This certificate will be received in payment of balances at the Clearing-House for the sum of —— thousand dollars from any member of the Clearing-House Association until Nov. 1, 1873. In the surrender of this certificate by the depositing bank above named, the Committee will indorse the amount as a payment on the obligation of said bank held by them, and surrender a proportionate share of the collateral securities held therefor. This certificate may also be redeemed prior to the 1st of November if desired. [Signed by all the members of the Committee."]

It is indorsed on the back, "Paid to the Clearing-House, date —— by —— conditions of surrender," in fine print, opposite the signatures.

The following was then submitted:

We, the undersigned banks and bankers, members of the Chicago Clearing-House Association, hereby agree to receive, in payment of credit-balances at the Clearing-House, evidences of indebtedness to be known as "Loan Certificates," to be issued from time to time by the respective banks and bankers in payment of debit balances at the Clearing-House, subject to the rules and regulations below noted, to-wit:

First—We hereby appoint a committee, to be known as "The Loan Certificate Committee," who shall hold in trust such securities as may be lodged with them as such Committee, by members of the Clearing-House Association, who may, from time to time, propose to issue "loan certificates," as herein contemplated.

Second—Any member just depositing with said Committee negotiable securities or good bills receivable, may issue "loan certificates" after the manner and form below indicated, to an amount not exceeding — per cent (in the estimation of said Committee) of the fair market value of the securities so deposited.

Third—The "loan certificates" so issued shall be countersigned by at least three members of said Committee, according to the form below given.

Fourth—Until further agreed, no member shall issue loan certificates to an amount exceeding a sum equal to — per cent of said member's gross liability to depositors (city and country), as shown by his books on the 18th day of the present month.

Fifth—This agreement shall not be in force on and after —— next, and may at any prior time thereto be altered, amended, or revoked by the joint action of two-thirds of the members in active relation with the Clearing-House.

Sixth—Any expenses incidental to the carrying out of the above shall be paid to the Committee by the members issuing certificates, in proportion to the amount the certificates they may issue shall bear to the total amount issued.

Following is the form of the certificate:

CHICAGO, ——, 1873.—This certifies that —— is indebted to the holder in the sum of —— dollars, payable on or before Dec. 1 next. In pledge for the payment of which collateral security has been deposited with the "Loan Certificate Committee" of the Chicago Clearing-House Association.

——, President.

The certificate is indorsed on the back as follows:

This certificate is entitled to the proportion of the collateral pledged as security to the redemption hereof.

MR. C. B. BLAIR,

President of the Merchants' National Bank, came in at this time, and, when the object for which the meeting had been called was explained to him, he said he could not see his way out of the present trouble with loan certificates. He could not see how balances could be paid in that way. The people wanted money or stock. Then the certificates could not be got up in time to make them of use. At the present time money could not be raised in Chicago on the best securities; how, then, could a man raise money on those certificates? He was opposed to them. The banks were in good condition. They had been harmed by the reports of the meeting the other evening, when they were getting along nicely. That the country people were calling for their money was entirely due to the reports of that meeting. What he wanted to know was, how a man could get money on the proposed certificates? He for one would not shut up his bank while he had a dollar to pay out. The failure of the Union Bank had done great injury to the entire business. He believed there was no necessity for its suspension or the suspension of any other bank in the city. The country was never richer than now. The West never had a better prospect before it, if currency could be secured with which to move crops. There was just as much currency in the country now as there was six months ago, and New York claims it is in the West. Where in the West was it? A good deal of it was in the Fidelity Safe Depository, where it was being hoarded by persons who were afraid to trust the bankers. But the banks, in his opinion, were really strong,—stronger, probably, than the managers themselves thought. He believed they would get out of their present difficulties, but he could not see how this issuance of Clearing-House certificates would help them in any way. He would like to have it explained to him, and would like the meeting to consider the fact that the people did not have sufficient confidence in the banks.

MR. GREENEBAUM

took exception to portions of Mr. Blair's remarks. He could not understand that gentleman's opposition to the certificates, and believed he was mistaken when he said the people had no confidence in the banks. He thought the bankers had no confidence in themselves.

Mr. Blair inquired what induced Mr. Greenebaum to say the Chicago banks had no confidence in one another. He thought the banks had acted fairly to one another.

Mr. Greenebaum moved that Clearing-House loan certificates be issued by the Association.

Mr. Rutter moved that Bank Examiner Spink make a statement of the conditon of the banks at the present moment. The motion was agreed to.

MR. SPINK

said it was not a very pleasant position to assume, to come forward and make a statement, but he felt it his duty to do so. As he understood the matter, it was the intention of the meeting to do all in their power for the community. All selfish considerations should be laid aside, and an entire unity of action resolved upon. There were some who could not be broken, while others had already gone. If the community suffered in the shrinkage of values, their own values shrank. What remedy could apply? An ample remedy was impossible, and the best that could be done was to allay the excitement. There was a lack of ability in some banks, and in others a great deal of prudence. The first thing to do was to add to the currency. There were many kinds of currency, legal-tender notes, and others. Why could not loan certificates do the business, and give the banks more currency. When this thing began to work, something must be done to remove crops and replace things where they were. It was proposed that loan certificates be issued—what were they but currency? To give them a surer value they were offered on a percentage of the security offered for them. Exchange on New York was a currency like these certificates. He thought it the duty of the banks to do anything to restore confidence. The proper checks were the value of the security, determined by a committee, confining the certificates to absolute needs, by means of charging 10 per cent interest, which would have that effect. He desired to impress upon the meeting that the situation was a very grave one. The excitement came from moneyed men. Unless immediate steps were taken, there was no saying where it would end. Had there been concert of action on Monday, the bankers would already have come out with flying colors. Mr. Coolbaugh had an immense amount of currency on hand, and a splendid class of bills receivable. This thing could not be worse than the fire, and even after that there were very few bills receivable worth less than ninety-five cents on the dollar. Unless the excitement were allayed, the calamity following would be very dreadful. Concert of action was needed. The situation was most grave.

The speaker was applauded.

Mr. Rutter moved the appointment of a Committee consisting of Messrs. Gage, Sawyer, Pearce, Clarke, and Adsit to consider the question of loan certificates, and report to the meeting what it had best to do.

Mr. Gage suggested that the members be first allowed to express their individual opinions.

Mr. Greenebaum called for the question on his motion to issue Clearing-House certificates which should not be legal tender at the Clearing-House.

MR. COOLBAUGH

now sauntered quietly into the meeting and handed the Chair a communication, which was read as follows:

"TO THE PUBLIC.—We, the undersigned resident Directors of the Union National Bank, of Chicago, hereby declare to the public that we will, and do hereby hold ourselves personally responsible as individuals, for the payment of all the deposits now held by said bank, or which may hereafter be made with it.

"JOHN V. FARWELL,
"WILLIAM F. COOLBAUGH,
"CALVIN T. WHEELER,
"ALBERT A. MUNGER,
"HEMAN G. POWERS,
"ASA P. KELLEY,
"CLINTON BRIGGS,
"JAMES W. ODELL,
"ASA DOW."

The manifesto was received with a show of applause.

MR. GREENEBAUM'S MOTION.

As Mr. Coolbaugh did not understand the nature of Mr. Greenebaum's motion, the latter gentleman put it in writing, as follows:

"*Resolved*, That it is the sense of the meeting that 'Clearing-House loan certificates' be issued by the members upon the basis of said bills receivable as collaterals, such certificates not necessarily to be legal-tender at the Clearing-House."

Mr. J. V. Clarke offered the following amendment, which was accepted by Mr. Greenebaum:

"*Resolved*, That the Clearing-House Association issue upon proper securities, and with proper guards and guarantees, certificates to be called 'loan certificates,' to be used in the payment of balances at the Clearing-House by the associated banks."

The question, who shall vote? was raised, there being a disposition to prohibit those banks which closed from voting.

Several gentleman said they would not argue their right if the majority of the Association were opposed. The general excuse given for closing was that it was simply a precautionary measure.

It was stated that many of the banks which had closed were fully as sound as those which had not. The managers' ideas of prudence differed, perhaps.

MR. COOLBAUGH EXPLAINS.

Mr. Coolbaugh said the reason why the Union National did not make its clearings in the morning was because they were afraid they could not get their balances. They did not get them the day before, and yesterday morning they held more largely of the checks of the members of the Association than the Association did of theirs. If the representative of the bank was not allowed to vote, they would submit.

Mr. Greenebaum said the closing of the Union National Bank had done a great deal of harm and created intense public excitement.

On motion of Mr. Gage, all were allowed to vote.

THE BALLOT.

The roll was then called, with the following result: Yeas, 11; nays, 8.

The banks voting in the negative were the Merchants' National Bank, the Commercial, the Merchants', the Corn Exchange, J. M. Adsit, the Bank of Illinois, the Hide and Leather, and the Union Trust Company. Three other banks had voted "in the affirmative, if unanimous," but, not being unanimous, the vote was reversed, and the amendment was lost.

Mr. Greenebaum again contended that there was a lack of harmony among bankers. The vote showed that. He had fought as well and bravely as he could, and he had hoped that the measure of relief proposed for all the banks would be adopted.

Mr. Adsit wanted to know if the vote could be made unanimous by providing for the payment of currency to all who would pay currency in return.

MR. COOLBAUGH SAID

he had endeavored on a former occasion to make his views and position on the financial condition known. His opinions then were based on what he deemed were the conditions of surrounding cities and the basis on which they did business. Since then they had been advised that the banks of Cincinnati and St. Louis were doing business on another beside a currency basis. He believed, in view of the changes made by those cities, that it would be as impossible for Chicago to do business on a currency basis as it would be for it to do business for the surrounding country on a gold basis. For the information of those present, he would say that the statement that the Union National Bank had $6,000,000 was erroneous. The entire deposits of the bank amounted to $4,300,000, not over $50,000 of which was doubtful. In sixty days, $4,000,000 would mature. At the present time there was in the bank $1,000,000. He made the statement because it was due to the associated banks, and, besides, the Union National Bank wanted them to know that it was far from being insolvent. It desired to co-operate with the other banks in all practical measures. He had hoped that the meeting would adopt unanimously some measure for the relief of all, as had been done in other cities. It was imperatively necessary that something of the kind should be done. Why could they not act in harmony for the public good? If they failed to do it, they would fail to do their duty. He had read a paper which they all knew made the liabilities of the Union National sound. Where could sounder names be found than those appended to that document? All of them were willing, if necessary, to sacrifice their fortunes to show to the public that they meant to prove true to their trust. All that was needed was concerted action on the part of the bankers, and the panic would be quelled. If a proclamation could be sent out to the West showing that the Chicago bankers were to act in unanimity, it would restore public confidence and settle the financial condition of this entire section beyond a peradventure. In less than a week, unless some concerted action was taken, currency drafts of Chicago would be at a premium of 4 or 5 per cent.

In answer to a question, Mr. Coolbaugh said the Union National Bank would stand shoulder to shoulder with the other banks if they showed any desire to act harmoniously.

The statement was loudly applauded.

MR. SMITH FAILED TO SEE

what relief would come from these securities. Taking the position that in a week or ten days currency would be at a premium in St. Louis and Cincinnati, how could checks be paid over the counter. He would have to pay checks in currency, not in loan certificates. He wanted to see his way before he adopted a resolution which would ruin him and other institutions. If he were to-day out of the banking institution he represented, he would never return to it. But he would not have it understood that he opposed the resolution on selfish grounds. He believed his interest was in common with every man in the city. But he would not put himself in such a position. The issue of the loan certificates was virtually a suspension. If he could be showed that loan certificates could be turned into currency, he would be glad to vote for it. He was sorry that any insinuation had been made in regard to the opposition.

MR. CLARK SAID

it was the duty of the larger bankers to come in. This thing was done in New York, and the securities here were more quickly convertible into money,—in twelve hours if necessary. The money in the vaults was good for nothing. He would not take back what he said.

MR. SMITH SAID

he believed Mr. Coolbaugh was as solid as any man in Chicago, but that was not the question. If the Association was to do anything, it was something that must give relief. He might be wrong, but how was he to pay a balance to a correspondent in loan certificates? If he could he would be happy to indorse it. How were these certificates to be converted to pay depositors? Show him this and he would freely vote for the issue.

Mr. Spink wanted to know if the banks of Chicago could not do what the banks of several other cities had done succesfully.

MR. BLAIR ASKED

how the country banks were to get their balances. The city banks would probably be benefited by issuing the certificates and keeping currency in their vaults, but would the depositors be benefited? Where were they going to get currency? How was the crop to be moved to the seaboard? He believed the Chicago banks could pay, and come out all right. The New York banks had not shut down entirely.

MR. J. IRVING PEARCE

said all other cities had suspended. He had balances in Milwaukee, Detroit, and some others, from which they could get no currency. If the time of redemption was fixed at thirty days, people could make good the bills receivable. It would be the greatest good to the greatest number to do something of the kind.

MR. SPINK

read the following dispatch, just received: "Three to 4 per cent asked for currency," which he regarded as the result of issuing loan certificates.

MR. GREENEBAUM

said that all he could do was to meet his creditors. That was the condition others would be in. They could not give accommodations or do any business.

MR. SMITH

asked if Mr. Greenebaum would pay his country correspondent in checks.

MR. GREENEBAUM

said he would certify the check, "Good through the Clearing-House." The only people to be paid were those who had employes living from hand to mouth. These men must be paid in currency on Saturday's loan certificates would be legal tender at the Clearing-House, and the currency economized at the banks.

MR. SMITH

disagreed entirely with the view that Chicago would have less currency than those which did business under suspension. The irredeemable currency of the West in 1861 drove out all the redeemable currency or par funds—every dollar of it. His experience was that the poorer currency invariably drove out the better. If Chicago could stand it, all the currency would come here.

MR. BLAIR

was sorry to see a disposition on the part of some of the banks to force others into this measure. Money was coming here from the country with instructions that it be not deposited in the banks. There were some banks that were good, with $1,000,000 in the vaults, the people's money, and this block was absolutely preventing others from meeting their engagements. It was all wrong to keep money locked up in vaults, utterly wrong.

Mr. Greenebaum moved to adjourn until to-morrow (this) evening, but

MR. RUMSEY WANTED TO SPEAK.

He believed that with a little thought some form of certificate, which would be made redeemable when the money was absolutely needed, could be gotten, and it would undoubtedly relieve present necessities. The town-meeting style of doing business would never accomplish that object. It required some calm deliberation.

The motion to adjourn was lost on the call of the yeas and nays.

Mr. Greenebaum moved that a committee of five be appointed to report a plan of action,—that Committee to report this morning or this evening to the adjourned meeting.

Mr. Gage was compelled to call back some of those who voted against adjournment, in order to get enough together to talk to.

MR. IRA HOLMES

said as one of the weak sisters he had not ventured his opinion upon the situation, but the condition of the city was very terrible. But with reporters present, some inclined to distort and misrepresent the meeting, they could not afford to adjourn without concerted action. New York could send her currency out because her banks could clear themselves at the Clearing-House with certificates, while Chicago could not send out currency because she was afraid of being caught in the Clearing-House. Chicago, if she would save herself from being drained of her currency, must do as other cities were doing.

MR. BLAIR

did not see why man who had failed to clear, and were virtually out of the Association, should come here and dictate action. And then Mr. Blair made some very unpleasant remarks about being "busted," until called to order by the Chair. And, although corrected by the Chair, continued.

MR. HOLMES

replied that the Manufacturers' National Bank would undoubtedly go into liquidation, and never open its doors again. He had not spoken until the meeting appeared to be making itself ridiculous by leaving the room without action.

MR. GREENEBAUM

moved to rescind the vote taken the other night, committing the Association to the policy of not paying currency.

Mr. Rumsey told him to "go slow."

Mr. Greenebaum said something must be done. He moved that the Chairman appoint a committee to arrange a plan for certificates satisfactory to everybody.

The motion prevailed, and the Chair appointed as such Committee: Mr. Rumsey, of the Corn Exchange; Mr. Lombard, of the Fifth; Mr. Rutter, of the Traders'; Mr. Clarke, of the Hibernian; and Mr. Greenebaum, of the German National.

The meeting then adjourned until 8 o'clock this evening, when the Committee will report.

AFTER THE ADJOURNMENT,

several of the bank officers remained in the room, including Mr. Coolbaugh and Messrs. Rutter, Clark, and Lombard, of the Committee. The matter was discussed, and it was informally understood that the Committee, or at least the majority thereof, would report to-night in favor of the adoption of a plan similar to the New York system, and that the checks shall be paid only through the Clearing-House.

THE SITUATION YESTERDAY.

At 10 o'clock yesterday morning it was announced from the Clearing-House that, on account of the extraordinary situation, no deposits would for the present be received and no checks would be paid by the following banks:

Union National Bank.
Cook County National Bank.
Second National Bank.
Manufacturers' National Bank.
National Bank of Commerce.

Below will be found the result of our reporter's explorations among the banks yesterday:

The Union National.

The Union National Bank was the centre of interest and excitement yesterday, being justly regarded as the giant in the new move of suspension, whose reluctant example was unwillingly followed by less powerful and influential institutions. When the doors were opened at 10 o'clock in the morning, there was a large crowd about the building, just opposite the Chamber of Commerce, all anxious and uneasy, as the report of its suspension, which was then confirmed, had previously been communicated from mouth to ear on the sidewalk marts. As soon as the anxious ones stepped into the bank hall, the following ominous notice and explanatory placard greeted them in a half-dozen places, posted on the glass counter-guards.

UNION NATIONAL BANK, CHICAGO, Sept. 26, 1873.—Owing to the active and increasing demand by our depositors for currency over the counter, and the requirements of our country correspondents, which we see no way of continuing for any considerable length of time to meet, we are under the painful necessity of suspending further business for the present. The difficulty of making the balances due us from other cities immediately available, the temporary cutting off virtually of all our ordinary supplies of currency, and the want of any future concert of action amongst the banks that have honorably paid all their checks and settled their balances at the Clearing-House, seem to leave us no alternative. In adopting the course we have, we believe we act for the best interests of our depositors, as well as our stockholders. The bank is perfectly solvent, has met with no losses by the recent suspensions in the East, or elsewhere, and has in cash and good demand and time paper maturing within sixty days, abundant assets to pay all its liabilities to depositors, leaving its capital stock and surplus unimpaired. It cannot, however, in a time of wide spread financial disturbance like the present, pay all its depositors in full at once, without negotiating or selling a large portion of its bills receivable, and this is impossible. All collections in our hands maturing in the next few days, and all remittances received by us will be turned over, unless otherwise ordered, to the Merchants' Savings, Loan, and Trust Company. If permitted, we will proceed, without unnecessary delay, to settle fairly and fully with all our depositors. W. F. COOLBAUGH, President. C. T. WHEELER, Vice-President. G. A. IVES, Cashier.

During the morning there was much quiet excitement among the visitors to the bank, but, whatever its friends and patrons thought in condemnation of the action taken, they wisely withheld from boisterous or public expression. Men looked solemn, but endeavored to smile in the face of temporary disappointment, or frown down the fear of apprehended disaster. Before 11 o'clock a large number of sympathizing friends called upon Mr. Coolbaugh, who was calmly master of the provoking situation, preserving an equable temper and unruffled front, and, with hand-shaking warm and seemingly sincere, congratulated him on the bold stand he had assumed, professing to regard it as the most feasible and wise solution of pending difficulties. To all such, Mr. Coolbaugh deliberately responded that the Union National had determined upon the course adopted only after the most careful survey of the situation, and consideration of its consequences. Personally, he felt perfectly confident of the wisdom of the action, which, he repeatedly reiterated, had been taken solely for the protection of the interests of the city, the bank, its stockholders, and depositors. He expressed the most perfect confidence that the wisdom of the course pursued would be speedily acknowledged by all the banks in the city, and be speedily indorsed and followed by unanimous action. He was fully conscious, he said to many, that his action would be severely criticized, but he had acted on his deliberate judgment, and hazarded his reputation on the judiciousness of the temporary suspension. In reply to rumors as to the standing of the bank, and its comparative ability to meet obligations in a reasonable time, he referred to the above quoted statement, to which he had attached his signature, and, as an evidence of its standing and reputation in the East, he exhibited the following dispatch, self-explanatory, received about 11 o'clock:

"NEW YORK, Sept. 26—11:08 a. m.—You may draw for half a million of dollars on the Metropolitan National Bank over and above your balance.

"J. E. WILLIAMS, President."

"This," said he, "does not look as though we had failed."

In reply to inquiries addressed by a TRIBUNE reporter, Mr. Coolbaugh tersely, and withal pleasantly, responded to the following effect. His language is not pretended to be quoted. Had the drain of currency from this city continued while every other city in the country was husbanding and secreting its currency, though Chicago, richly situated, might sustain herself for a few days, an overwhelming defeat would be the inevitable result. True, she has to-day the cereals that would command cash, but when received it would be instantly paid out, not to return, but to be hoarded against the day when Chicago's resources were exhausted. Chicago could do magnificently many things, but she could not stand out against the action of every other city in the nation. To pay out currency until she was exhausted and allow her cash to be gathered into the strong boxes of other cities, or hoarded in the safes of villages, might maintain for Chicago an enviable temporary supremacy, but it would be the gratification of an honorable pride at the expense of her immediate future safety, and place her eventually helplessly in the power of those who would not be slow to take advantage of her nakedness. Present suspension he regarded as the only course for future security.

In response to the inquiry, prompted by street rumor, as to whether the Union National or any of its officers had engaged in grain shipments, particularly of corn, to the East, on Thursday, Mr. Coolbaugh said such was not the case. A number of dealers, by their judgment and his according advice, had made such shipments of cereals, on which the bank had made advances, and this had been done for the relief of both individuals and the bank, in the hope of receiving the speediest returns of currency. Mr. Coolbaugh repeatedly stated to business men that the suspension was not an immediate necessity resulting from the depletion of the treasure in the bank vaults, but a precautionary measure to conserve the interests of all to be affected immediately or remotely by the preservation of the bank. After 11 o'clock in the morning, a couple of blue-coated officials, with the starry insignia of municipal authority on their breasts, were posted in the bank to awe any rash individual who might attempt sensational display of rash lawlessness, but, happily, their services were not needed, and perfect quiet and order was maintained in the bank during day.

The Second National.

Entering the Second National, the reporter found a few business gentlemen quietly settling accounts. The bank had this ominous small pen-placard posted on the front glass-door: "No deposits received or currency paid out."

The bank had ordered the posting before the opening hour, the notice being the result of a conference of the officers and Directors on the previous evening.

The Cashier, Mr. John P. McGregor, stated to the reporter that the bank had earnestly endeavored to stem the tide and keep company with those who were so bravely, though hazardously, breasting the waves. Its managers had been in favor of a suspension when the storm burst upon the country, but had reluctantly yielded to the decision of the Clearing House Association, against his own judgment. They were sincerely sorry necessity had compelled them to close their business, and hoped to be permitted to so adjust affairs as would enable them to resume without loss to their stockholders or depositors. During the past week he said the bank had paid out more than one-third of its deposits which was more than its reserve fund. It had been found impossible to resist the demands of depositors, and their depleted vaults, in the absence of any immediate hope of realizing on collaterals and securities, had warned them of the necessity of complete failure or temporary suspension. They were now settling up as best they could with creditors and debtors, exchanging paper and note values for an harmonious adjustment. The bank was solvent, and in time could meet all its obligations, but to enable it to do so there must be a generous forbearance on the part of creditors. If they were not interfered with by any ill-tempered creditor, the bank would make adjustments as satisfactory and rapidly as possible.

This course was being pursued through the day, and the measure was being received with comparative resignation, if not satisfaction. Mr. McGregor thought it it was idle and the extreme of folly for any

[*Continued on the Fifth Page.*]

WASHINGTON.

The Veterinary Surgeons of Finance.

A Financier's Remedy for Stringency in the Currency.

The President's New Banker—A Defense of Senator Carpenter.

From Our Own Correspondent.

WASHINGTON, Sept. 23, 1873.

Everybody is now giving a reason in his own way for the great stringency, the great panic, and the great blister applied by Babcock, Grant, and Richardson.

For fear of having an opinion of our own, we may consider the scene when the above three surgeons proceeded to put the blister on the patient, Wall street.

WALLY BEING DOCTORED.

Poor old Wally had been seized with a loss of wind, and yet with a colic; she had just time to put up the shutters and reach the Fifth Avenue Hotel, where she found the faculty in close consultation. Richardson was armed with a bottle of leeches, at which he squinted determinedly. Babcock carried the blister, spread on the back of one of the manuscript-measurements of the Board of Public Works; Grant had a bottle of some kind labeled, I believe, "Old Dr. Jacob Townsend's Blood-Purifier," but he was very sparing of its contents to other people. The three doctors were in Room 33, and looked up at Wally as she reeled in, as if to say "Who's to pay the fee for this consultation? It's none of our funeral."

Wally fell across the bed, and bit for air above, and wriggled for squills below. "Your grateful constituency of rich men," said Wally, between spasms, "wants your safest remedy with the smallest delay. If it involve the loss of your whole laboratory, that is of no consequence, for the continuance of your faculty is dependent upon us."

"I am at a loss what to do with the patient," said Dr. Grant, "for I never saw a rich-person with a colic before. Generally they have prescribed generously for me. But here is Babcock, who remembers all that Clews and Tom Murphy think on attacks like the present, and I rely with confidence upon his medical judgment."

The Aide-de-Kaw responded with the confidence natural to youth: "My prescription would be San Domingo Bitters, but for the fact that the preparation is now in the custody of the Government. [He looked at Dr. Grant's bottle.] On the whole, I think the strong box of gold kept up in the Rocky Mountains, which was confidently alluded to in the Doctor's inaugural address, might now be applied with timeliness."

"Dr. Babcock matriculates up well," remarked Dr. Richardson; "but, as all the strong boxes at the sea-ports have been applied to build railroads out to the particular strong box in the mountains, and the line is not now open, a release of——"

"Ah!" cried Wally, with a look more of cunning than of pain, "you have got it, Dr. Richardson. The only hope for me is some Government relief administered on your legal-tender preserves." Here Wally roared, and made so many muscular contractions that it looked like the Open Board.

"'Twont do!" exclaimed Dr. Richardson, "it's outside of the faculty. This is none of my funeral. The Constitution must be respected!"

"Shut up!" exclaimed Dr. Babcock, "If you don't, I'll smack you over the snoot with my blister. Nobody talks about the Constitution now but old-school physicians."

The patient now raised a yell of pain, and appeared to go into paroxysms.

"Bab.," said Dr. Grant, "ordinarily you are right. But, when I see a rich man with the colic, the thought of my constitution comes over me. I cannot violate the Constitution, Bab., and Richardson shall have his way."

Dr. Bab. was heard to mutter that things were coming to a pretty pass in the faculty when a Secretary could crow down an Aide-de-Kaw.

"No," says Dr. Richardson, "the blister is the true application in this case. You take the patient's colic on his own terms, and exchange the blister for it. The whole of the coin-balance blister will at once be applied in the presence of the Republic. If that fails, we shall pump the patient full of our Tender Preserves."

"Oh! Doctors," says the patient, "though I am somewhat robust, consider my sex and spare me. Leave the blister with me to apply it; for my colic has already subsided a little."

The three doctors arose and assented to this request. They departed like men who had successfully performed the Cæsarean operation.

As they left the room, the patient arose, executed a flounce and a gambol, and kicked off all her unmentionables. Quickly she took upon herself two aspects,—one, stalwart, taurine, and throwing up its head; the other, small-eyed, dark, and regarding the ground.

"Vanderbilt," said the countenance of the ursine description, "let us set up his blister!"

"Agreed, Gould!" said the face of the Bull, "and if we get his Tender Preserves, we'll eat them, too!"

"And then we'll get the colic again," cried the Bear, "and so on till we eat up all the laboratory of the faculty."

This case, we believe, has been fully reported in the *National Medical Journal* under the title, "A National Colic a Political Blessing."

THE STRINGENCY IN OUR CURRENCY.

I asked a banker at the National Capital today what, in his opinion, accounted for the apparent shrinkage in the currency. The day Jay Cooke & Co. failed, a note-broker of New York had said to Comptroller Knox that there was not enough money to go around. This coincidence pointed my inquiry.

"The shrinkage is not merely apparent," said my authority, "nor is it altogether real. Look at it! We had $750,000,000 in circulation in the year 1865. It represented wholly the States not in rebellion. Since that time several millions of people in rebellion have been added to the population, and provided with National Banks. Very copious immigration has been added to the Union, and a large native population has grown up within it in eight years. Every child born is a contractionist; every immigrant is a contractionist. And yet the currency remains the same in volume. The extent of the country, also, increased by late railroad-development, has called the currency off to remote new territories. And, of the actual currency, not all can ever be at the same time in circulation; if a dollar in your pocket be the representative of what is in every person's, there are thirty-eight idle millions. When money at ordinary times is concentrated in New York, there is quiet movement there; but when, at a time like this, the currency goes West to buy and move the crops, stringency happens. Great operators like Gould perceive it, and, to increase the stringency, slip in and take off three or four millions more; for they are short of stocks, and want prices to go down. The President's friend Clews belongs to the same class with Jay Gould, by the way; he was short of stocks, and therefore a bear helping to precipitate this panic. All kinds of remedies have been proposed for the periodical stringency in the currency. I think that, if the Treasury would keep $100,000,000 additional in greenbacks, and lend them to the banks at 8 per cent, in lieu of paying the banks interest on their bonds, these oscillations of stringency would be met without any direct interference of Government, and without panics."

CLUES TO CLEWS.

Inquiry in another quarter, from a Republican banker of conservative mind, led to the following expressions:

"The failure of Jay Cooke has again lifted into notice Henry Clews. The change is not one which will strengthen the Government, nor lead to a belief that its financial advisers and proteges occupy even the plane of consideration. Jay Cooke was always looked upon by level-headed men as an honest visionary. He had acquired $200,000 before the War in banking,—a large fortune in those days. At his revival in the time of the War, the circumstances of his association with the Government gave him a backing which, for the time, made his credit undoubted. He met with the first blow when the Merchants' Bank of Washington failed, wherein Jay Cooke & Co. had put $9,000,000 of deposits. That sum is now regarded as their original stake, wherewith they hoped to put the Northern Pacific Railroad on a financial basis,—whether through Government-indorsement of its bonds, or foreign alliance, was no matter. They were the foremost house in the Washington lobby all the while; they kept the lobby's bank. (Perhaps they thought all this legitimate; for the Christian banker, like the Christian statesman, is sometimes mixed in his notions of propriety. Perhaps we Americans lack commercial integrity.) The risk at which the deposits in the Merchants Bank were put, made Congress pass a law that thereafter no bank within a hundred miles of a Sub-Treasury should be a National Depository. This took off Cooke's line of Government deposits, and they have never had a depository since, until they put up McCulloch in London. Then they got the Naval Fund, amounting to a million. These deposits of Government-funds are at once stability and indorsement to a banking-house. It is a dismay to respectable bankers to find that first the State Department deposit is taken from Baring Brothers and given to Henry Clews, and now, in the calamity of Jay Cooke & Co., the same cold-blooded operator gets the Naval Fund. Clews is not in good esteem with men who have been in partnership with him. He is indifferent on points of honor and reckless in speculation, and he is wholly Tom Murphy's nomination to Grant. Until a recent period, he has not even been naturalized, being an Englishman. Grant himself took the State Department deposit from the Barings to give it to Clews. And that operator is now engaged to be married to a niece of one of the Cabinet-Ministers. He is 45 years old, and the last imposition as a financier upon a credulous and childish Administration. Jay Cooke & Co. have failed on a vision; the next failure of the Government-banker will be upon something worse."

BULLY CARPENTER.

I fancy that Morton had his eye on Carpenter when he described the superior morality of the passing day. Carpenter and Aaron Burr were gallant fellows, who adorned their rival ages.

> Three Senators in three different ages born,
> New York, Wisconsin, and Indiana did adorn;
> The first in majesty of thought surpassed
> The next in dignity, in both the last.
> The force of Nature could no further go;
> In Morton's praise she joined the other two.

When I wish to resent an imputation upon a great and pure man, I choose to defend Carpenter. There I feel I am sound on the goose. His port so suggestive of port. A station like a bottle of mercury new lighted on a heaven-kissing hill. An eye like Job to threaten and command. A combination and a form indeed where every god did seem to set his green seal to give the New York *World* assurance of a man. Shakspeare and Whitelaw Reid seem equally to have intended him.

He was born in Vermont, and belongs to the famous Morgan breed of horses, and a good deal of colt ever since. This you can see by his mane which sweeps over his brow like a wave of dust raised by a stage coach. He belongs to Rubens' style of beauties, both in heft and color, and his oratory suggests Merrybeau. I hope the proof-reader does not think he can spell better than myself. His throat, the slouch of his hat, the stump of cigar which he holds between his teeth in the street-cars, the swell of his leg, the evident propensity to sleep in his clothes and boots fully demonstrate the Third officer in the Government, "by merit raised to that great office," like a character in Milton which I forget. That this luscious type of Senator, who might have adorned Alexander's feast, ever found a frail affinity and was denied admittance to a hotel at Long Branch, needs no refutation. The story proves the license of the press in our day which is no respecter of persons, having audaciously adopted its model in this respect from a celebrated good book. It is on record that this great man's life has been eminently pure, and noted for its averdupoise. He said, significantly, in a recent speech in Wisconsin, that he could buy any correspondent at Washington, male or female, for $10. Thus paying his way, frank as the fat woman, why should any hotel clerk reject him? I brand the story, and refer to his speech on the Civil Service for my warrant to do it. "A parcel of schoolmasters," said Mr. Carpenter, "are seeking to supersede the Constitution by laws and back-alleys of the Senate of the United States." GATH.

SHIPMENTS OF CATTLE TO GLASGOW.

A New and Successful Enterprise.

From the New York Evening Post, Sept. 24.

A novel feature in American exports is the shipment of live cattle from this port to Glasgow, to be slaughtered for the Scottish market. The enterprise was lately undertaken by the Glasgow firm of John Bell & Sons, the largest wholesale butchers in Scotland, who supply the Anchor Line of steamships. A member of the firm, Henry Bell, is now in this city, and was questioned to-day in regard to the management and extent of the new business.

He said that the price of beef in Scotland had advanced 50 per cent within the last ten years, in consequence of the rinderpest and the rigid restrictions subsequently imposed by the Government on the importation of cattle from abroad. Many of these restrictions are still in force, and the importation of cattle from certain continental countries is absolutely prohibited. This state of affairs determined his firm to try the experiment of obtaining cattle from the United States, the cost of the native cattle in the Glasgow market being from $150 to $225 per head. The latter price, however, is that of only the best prize oxen.

The firm sent out at first for but six head, which arrived at Glasgow in an Anchor steamer in the first week of July. These proved so satisfactory that Mr. Henry Bell sailed for this country on the 12th of that month to make the enterprise a regular business. He began by sending out six head of cattle by each of the Anchor steamers, but has now increased the number to twelve. If sufficient accommodations can be obtained he intends to soon forward twenty by each vessel, making an average of forty per week. It is doubtful, however, if the weekly average by this line can exceed more than thirty.

The cattle come from Illinois, and are bought by Mr. Bell at Communipaw at an average of $100 per head. The cost of transportation, including freight charges, feed and attendance, averages about $75 per head; so that the cost of each when landed is $175. As the animal is then equal in weight and quality to a native bullock costing $190 in Glasgow, the extra profit to the firm is, under favorable circumstances, about $15. No insurance is effected, as the cost of this would almost exactly counterbalance the profit.

The cattle have been carried on the upper deck in open stalls, and fed on hay and Indian corn. Hitherto one of the stewards on board has been hired to attend to them, but if twenty are sent at once a special man will accompany them as keeper. They have generally been in fair conditon on arrival, although losing, on the average, about fifty pounds each in weight during the voyage. The first lot of twelve sent out were forwarded by the California, and were very unfortunate, in consequence of the severe storm which lately devastated the coast of Nova Scotia. Four of the cattle were washed overboard, and when the vessel arrived at Glasgow, on the 3d of this month, the others had been badly bruised by the rolling of the ship, three being unable to walk. As a result of this experience, the cattle will hereafter be carried between decks. This change in the method of transportation will occasion some trouble, as the cattle have heretofore been simply driven on and off the steamers by the gangway, while in future they must be hoisted in and out.

Owing to the Governmental protections against the rinderpest, the cattle are quarantined in sheds on the wharf for twelve hours after they are landed. They are twice inspected by Government officers, once on their arrival, and again just before they are released. When this ordeal has been passed they are immediately slaughtered, as longer maintenance would increase their cost.

Mr. Bell thinks that an attempt to supply the London market in this way would not succeed, in consequence of the cost of transportation from Liverpool, but that in the last-named city the scheme might prove as profitable as in Glasgow. He intends to continue the business as long as it meets with its present success, but is not of the opinion that it will prove permanent, as cattle could be exported to Great Britain from Germany at a cost for transportation of but $30 per head, were it not for the legal obstacles.

Effect of Fresh Paint Emanations.

Investigations of a very interesting character, made by an experienced house-painter in Paris to ascertain whether emanations from certain paints containing such substances as white lead, zinc white, linseed oil, essence of turpentine, coal oil, &c., are injurious to health, show some noteworthy results. He caused the insides of some boxes to be painted, and within them he placed wire cages containing rabbits, which were not in contact with the paint, but only subject to the influence of the emanations from it. The rabbits suffered while the paint was fresh, especially when it contained coal oil, but none of them died. Living in apartments recently painted, and which emit the odor of oil of turpentine, is not, therefore, permanently injurious to health. Some other tests were made for the purpose of obtaining deposits of these emanations from the fresh paintings of houses. Instead of rabbits, plates containing a small quantity of water were placed in the boxes, and, after the water had evaporated from the plates, there were found some remarkable crystallizations like needles, consisting of combinations in which the oils employed formed the principal part. These crystalline combinations were obtained even when linseed oil was used.

CREDIT MOBILIER.

Arguments in the United States Court at Hartford Conn.

Mr. Evarts' Objections to the Form of the Bill—The Defense Carry Their Points.

Probability that the Bill Will Go to Pieces, and that Government Will Have to Start Anew.

[The following letter appeared in a small portion of our edition yesterday:]

Special Correspondence of The Chicago Tribune.

HARTFORD, Conn., Sept. 20, 1873.

The Court opened on Thursday morning, as was announced by telegraph to THE TRIBUNE; and Justice Hunt said that all arguments must be closed by Friday evening. It was directed by the Court, also, that motions to dismiss should be argued first, and afterwards the general demurrer. Thirty or forty millions of dollars will buy a strong defense; and such a defense is insured when William M. Evarts, Benjamin R. Curtis, and Sidney Bartlett unite their abilities to that end. The Government were overmatched beyond all comparison in matter of counsel; and, to make bad worse, they seemed fully to appreciate the fact from the very start. The Government agreed, as a first step, not to move the pro confesso against any of the parties defendant, notwithstanding several of them had taken no notice whatever of the proceedings of the Government against them,—thus beginning the battle with a retreat.

ARGUMENTS.

The only argument heard yesterday morning was that of Rowland G. Hazard, in his own behalf. In the afternoon, Mr. Evarts took up the defense, and spoke for nearly two hours in a clear, logical style. He was followed by Mr. Ashton, who has been sick for some time, and was unable to do himself justice. He was confined mostly to his brief, which was compiled from various legal authorities, but was not much to the damage of Mr. Evarts. Next was Mr. Perry for half an hour, when the Court adjourned. Friday morning Mr. Perry took up his argument for an hour or more, and was followed by Mr. Curtis, and he by Mr. Bartlett, who alone spoke upon the demurrers—all others speaking upon motions to dismiss.

Readers of THE TRIBUNE may remember a brief statement of the case, which appeared about a week since, wherein selections were given from the act under which the suit is brought, and the questionable points made emphatic by underlining. Nevertheless, the impression was quite general here that objections to

THE FORM OF THE BILL

would not be listened to; which impression, however, was modified after Mr. Evarts' argument. That idea was founded upon the fact that the act was the result of special investigation; that lawyers had the handling of it; that the Attorney-General himself brought the bill, and he, at least, ought to be a man whose legal ability is not to be questioned. But the learned counsel for defense put a new face on the matter. The stealing would seem to be admitted, and the inventive genius ought to be equal to redress. Yet in a legal way withal; for, if a man is to be hung, he has a right to be hung by law. "Which is the wiser here? Justice or Iniquity?"

The defense was well planned and thorough, and it would be interesting to know the points of it.

MR. EVARTS

took a comprehensive view of the case as related to the Constitution; made prominent the irregularities of the procedure and the inadvisability of establishing a precedent of this kind. Mr. Curtis took a historical view, confined himself closely to the immediate question, and spoke with great power. Mr. Bartlett treated the demurrer, attacking the bill in detail; and a very ragged-looking document he left it.

Mr. Evarts began by saying that this suit was of a novel character; it had no precedent; it would have no successors. With the assistance of Mr. Evarts' brief, I am able to give his argument:

By the Constitution, the duties of the Legislative, Executive, and Judicial Departments are placed, in express terms: the first in Congress, the second in the President, the last in the Supreme Court; and, when we come to the examination of a legal paper, we have to consider which of these three it belongs to, and, if we find it issuing from any other, condemn it at once. The Judiciary act of 1789 divides the United States, for Judicial purposes, into districts and circuits; both of which courts must be held in districts as territorially constituted; and "No person shall be arrested in one district for trial in another, in any civil action before a Circuit or District Court. And no civil suit shall be brought before either of said Courts, against an inhabitant of the United States, by an original process, in any other district than that whereof he is an inhabitant, or in which he shall be found at the time of serving the writ." Such has been the law of the land ever since, and is the law of the land to-day in all cases excepting the particular parties and defendants to this suit. The language of the act

IS DIRECTLY OPPOSED

to the language of the Constitution. The matters upon which this act proposes relief were transacted before this act was passed, and it accordingly becomes retrospective legislation, and subjects these defendants to a different process than was ever existent before, and different from that existent now in case of all the rest of the people of the United States. Mr. Evarts argued that the act was in reality an ex post facto law. He went on to say that "No person can be deprived of life, liberty, or property without due process of law," which meant the same as the "law of the land" in the Magna Charta. But these defendants are made the subjects of special legislation, and are tried by an act which is not the law of the land,—which does not apply to any other persons, nor even to these in any other suit.

I GIVE MR. EVARTS' LANGUAGE

upon the third point: "In this established jurisdiction and procedure of the Courts of the United States, subject to which all suits in which the United States are plaintiffs or petitioners, like those in which private parties are actors, must be prosecuted and maintained, the act of 1873 intervenes. By its mandate to the Court in which the Attorney-General shall elect to proceed on this statutory course of action, and against the designated defendants, the act prescribes a special and isolated jurisdiction, and a procedure of peculiar origin and comprehension, unknown to the general law of the land, governing the subjects in the past, and communicated to no other suit or judicial proceeding in the future.

"It is perceived that the act is no less a law suspending and supplanting the general law of the land, and making a law for particular parties in a particular case, than it would have been had the act itself named the individuals and corporations that the Attorney-General has made defendants under the description and designation by which the act has pointed them out for pursuit.

"Nor can it be pretended that this act can be adjudged, for its conformity of repugnance to the Constitution, upon any other principles than an act which should prescribe a corresponding jurisdiction in favor of a particular private plaintiff, and against designated defendants, exposed by the act to his pursuits in the courts.

"In truth, Congress, in exploring the transactions which are laid out by the act as the subject-matter of this suit, and designing to subject them to judicial examination, provides a law of jurisdiction and a law of procedure

AT VARIANCE WITH THE LAW OF THE LAND

governing all other suits and all other parties, and issues its mandates to the Court to proceed with *this* suit between *these* parties, upon a jurisdiction and by a procedure made for this case and for these parties.

We submit that this action of Congress, in passing, upon these causes of action and these parties, an ordinance of condemnation, to be dealt with by the courts, in matter of judicature, differently from the dealing to which, by the established course of justice, they and all other persons would be subject, is an exercise of *Judicial* and not of Legislative power, and so is unconstitutional and void.

"We submit that the special and exceptional rules, prescribed by the act of Congress, for the adjudication of these defendants' rights of person and of property, are not 'the law of the land,' are not 'due process of law'; and that the deprivation in respect of person and of property, by the methods of this act, is repugnant to the constitutional guarantees of the rights of persons and property."

Mr. Evarts then made abundant references to reported cases to sustain the above statements.

As a fourth and independent additional reason, he said it could not be argued that Congress had instituted this a special court, because they had designated no court; they gave the power to an Executive officer, the Attorney-General,—thus stopping short of their duty, and allowing the Executive to assume the Judicial.

Referring to the different corporations, he argued that they could be prosecuted only in those States by whose Legislature they were organized, and to whose laws alone they are subject. And the same, in substance, may be said of executors.

Such a suit as this, said Mr. Evarts, was never known before, and was never considered possible, until brought under the fourth section of an appropriation act, passed by a Congress agitated by its own reputation.

Nearly all the Hartford Bar were present, and Mr. Evarts' argument was looked upon with universal favor.

Mr. Curtis' remarks were brief, but exactly to the point.

As stated before,

MR. BARTLETT'S THUNDER

was reserved for the demurrer, and he made it out a very shabby document. It was so generic as to mean nothing. Congress, he said, had granted aid to the Company under certain conditions, and, if those conditions were not complied with, they might take possession; but the Government did not propose any such thing. Again, in a suit of this kind, it must be brought by some member of the Company, or some one acting upon the complaint of a member, which was not the case here. But, worse than all, what does the bill propose to do? It proposes to take money from members of the Company, and return it immediately to the very persons who have once stolen it.

THE GOVERNMENT SEEMED WEAK

at every point. Mr. Perry bore the brunt of the fight. He impressed everyone with his candor and honorable dealing, but no match for the opposing counsel. He pretended not to know the points of attack; but, as Mr. Evarts said, "he knows where the mark is, or ought to at least; and, if he hits that, he will be all right." His argument was prepared for demurrer, and, while speaking upon the motion to dismiss, he had more to do with demurrers than the subject before the Court. He was enthusiastic upon the prosecution of the case, and spoke with great fervor upon the enormity of the crimes, and the deficulty of punishing the parties except by special act of legislation. The defense struck at the root of the matter. What the Government said was very good in its way, but it seemed to have little to do with the question, as the defense had established. The defense made out a clear case in behalf of the motions to dismiss, and a strong case for demurrers. They carried their points, too, as far as could be expected. The Government agreed, as before stated, that those who had paid no attention to the bill need not for the present, which shows that they have very little confidence in their own mode of procedure.

The injunction, too, has been modified in several important particulars, as far, I dare say, as the Company cared to have it. It looks very much now—and it is the opinion of prominent members of the Bar in this city—as though

THE BILL WOULD GO TO PIECES;

that the Government would need to back out, and start anew, decently, and in order. Without manifesting any sympathy for these public robbers, it is hardly safe to suspend established and constitutional usage, even in case of Treasury-defaulters. A man that is to be hung has a right to be hung by law. No decision of the Court is expected for about six weeks.

The stealing is evident,—thirty millions or more! Is there no redress?

"Which is the wiser here? Justice, or Iniquity?"

PESTILENCE.

The Scourge at Shreveport.

Shreveport (La.) Correspondence of the St. Louis Globe.

The medical faculty are divided in opinion as to the disease which is raging with such fury and fatal effect at Shreveport, some contending that it is yellow fever of the most malignant type, and consequently contagious, while others hold that it is the "yellow disease," a malarial fever peculiar to the swamps of the Southern States, and not at all contagious, but, having become epidemic from purely local causes, will continue to rage just so long as the cause exists or there is material upon which it can feed.

The disease is ushered in with a severe chill of the congestive type. The chill is recognized by great internal heat and extreme coldness of the surface, the fingers feeling numb and the lips presenting a blue appearance. This chill lasts sometimes for twenty-four hours, or even longer, during which time the sufferer continually asks for blankets and ice water, the former to wrap around his freezing form, and the latter to quench the raging fire that appears to be consuming his internal organs. This condition is followed by the appearance of the fever upon the surface, while the thirst increases, the tongue is parched and swollen, the face and chest red, eyes bloodshot and suffused, the respiration sighing, pulse quick and strong, great restlessness and anxiety, with considerable nausea. These symptoms continue for several hours, augmenting all the while. The patient now begins to vomit a dark, grumous matter, resembling bile, and the surface of the body undergoes another change, and now presents a jaundiced, yellow appearance; the eyes become yellow, intense pains are felt in the region of the kidneys and bloody urine is voided. The bowels are generally torpid, but sometimes a diarrhea attends the disease; when the latter is the case the discharge has a tarry appearance. At times a dark green perspiration oozes from the body, coloring the linen and imparting to it a fetid smell.

These symptoms continue from four to twelve days, and when not fatal leave the patient in an almost helpless condition, convalescence and recovery being slow.

From the above description of the disease, obtained from several physicians, it will be readily observed by the professional reader that there is a material difference between it and yellow fever. One thing is certain, all the doctors admit and declare that the disease is more fatal than any scourge of yellow fever heretofore reported, the mortality being fully 50 per cent of the number attacked.

The origin of the disease is at present in doubt, although those who contend that it is the "yellow disease," claim that it had its origin in the extreme low water of the Red River, which exposes a large extent of the bottom of the river to the fierce rays of the sun, thereby causing a malarial exhalation from the damp earth. The low water has left exposed upon the banks of the river a large amount of vegetable matter and decaying wood, the stench of which is of a most mephitic character. Added to these causes, some parties a few weeks ago slaughtered a large number of diseased Texas cattle on the river bank, skinning them and permitting the carcasses to remain and rot where they were. These causes combined are believed to be the origin of the scourge that is now devastating the ill-fated town. That the above are the causes would appear to be the case, because the disease has not spread to the adjacent towns and villages where like local causes did not exist. Further evidence of the local character and non-contagiousness of the disease, we think, is shown in the fact that a number of persons who sought safety in flight from the scourged city were stricken down after they had gotten away, yet those who attended upon them, and were brought into communication with them, were not attacked, because the local causes were absent, and the disease was not contagious—simply epidemic.

We do not remember of a disease where the percentage of deaths has been so great. We have known more deaths to occur in a week in New Orleans, during the prevalence of the yellow fever, and in St. Louis, during cholera times, than there has here in all; but then the number of cases was proportionately far greater, and the population of the places many times larger. In Shreveport, many families have been swept out of existence, and there is scarcely one that does not mourn the loss of at least one member. The fatality appears to be far greater among the males than females, but this may be accounted for by the fact the occupation of the males requires them to be abroad more than the females, and they consequently become impregnated to a greater degree with the poisons which produce the disease; also, that there are more males attacked than females.

Those who remain at Shreveport because they cannot get away, or because they feel called upon to remain at their posts, no matter what dangers surround them, appear to wear the sullen aspect of despair. They have been, during the past few weeks, brought face to face with death so frequently, have seen their friends, relatives, and acquaintances fall upon all sides, and grown so familiar with the appearance of the fell destroyer, that they have lost that sensitiveness which is characteristic of our Christian civilization. They weep not, nor do they mourn; the fountain from whence flows the tears that Christian people are wont to shed over the remains of dead loved ones appears to have been dried up. Upon nearly every face there are traces of sorrow—a settled gloom nearly approaching despair. But still there are a few Mark Tapleys who remain jolly under all circumstances. They appear to laugh at death's doings around them, and believe that by being jolly they escape an attack of the disease.

THE EXPOSITION.

Continued Attendance Yesterday at the Lake-Shore Palace.

The Vacant Places Rapidly Filling Up.

Some Striking Features of the Great Show.

The Musical Programme for This Afternoon and Evening.

The Exposition opened bright and early yesterday morning, the flags fluttering in the steady wind, and the glass and tin of the roof reflecting back the hot rays of the sun. It was a relief to get inside of the cool building out of the dust, the glare, and the sultry streets. Inside the exhibitors were still at work placing their goods in order, and some of the allotments vacant Thursday were filled last night. The attendance during the morning was fair, simply that, but as good as can be expected, when one considers the more pressing engagements of business men, and the fact that the visitors from the country have not yet begun to arrive. At night the crowd increased, and kept the building reasonably full till 10 o'clock. The looks of things yesterday evening were much better than on the opening night. Everything was cleared up, and not a trace of disorder was to be found.

OUTSIDE THE BUILDING

it is a little too dark, and a few gas lamps should be placed in front of the main entrance. Another nuisance is a novel show which has sprung up at the corner of Wabash avenue and Adams street, where a man who sells peanuts has set up an immense bulletin board and uses it in connection with a magic lantern, to increase the sale of his wares and beguile people from the Exposition. Among the pictures which he exhibits, is one calculated to encourage a spirit of lawlessness and contempt for authority in our city, being nothing less than a caricature of Superintendent of Police Washburn. The attention of the Committee of Seventy is invited to this matter, as deserving their especial attention, and a couple of resolutions.

THE GREAT CENTRE OF ATTRACTION

was, as was expected, the three rooms which make up the Art Hall. The light is admirable. As for the pictures, statues, etc., they will receive hereafter the special notice they deserve.

The space given up to female arts and industries looked even more prettily yesterday than it did Thursday. It deserves study. It is a microcosm of how women can waste their time. It is all there, every step in the programme, from a pincushion up to the rug with a yellow lion in the centre. The articles at that stand represented about a hundred years of lost time, which might have spent in making bread and watermelon preserves. It is computed by the astronomical editor that the number of miles of thread of silk, cotton, and worsted consumed in these works of art would go two-and-a-half times around the moon, when it is at its full, or would make a night-gown for the planet Mars. These articles are very pretty, however, and there are some artificial flowers which show a close imitation of nature, and a lady's night-cap, charmingly embroidered and which sets one to thinking.

THE FLORAL DISPLAY

is much better than the preceding day, and attracted general attention. Trefoy of the Garden City Green-House, has a great stand, which is piled up high with the most beautiful flowering and leaf plants, and which is constantly surrounded by admiring gazers. Just next to him Brooks has built up a perfect little cottage, the eaves of which are about on a level with one's nose, and which, to make the resemblance more perfect, is lighted with gas, and has a handsome young gentleman looking out of the window, with a button-hole bouquet on. Hovey is located close by, and has produced a very happy effect by piling up upon his shelves a number of flower-pots, vases, etc., of varying colors.

Another house on a small scale, has been erected by Murray & Baker, for the purpose of showing their awnings, which shade each of the little windows in the little house. They also have some little carriages, with their water-proof covers on, and little horses and little coachmen, all similarly attired, and all looking as if they were driving away from the little house with a corpse on board, bound to one of the grave-yards on the other side of the Exposition building.

THE RESTAURANT

of the Exposition, which is on the east side of the building, and which comes under the Department of the Fine Arts, was in full blast. Dozens of white-aproned waiters ran back and forth, and said in chorus, "Dinner, sir?" "Yes, sir." "One minute, sir." And went through all their responses just like the white-gowned choristers in the Cathedral of Saints Peter and Paul. Let it be said, for the benefit of those who are willing to take advice, that, if the Exposition were a circus, the restaurant would be called a side-show; that to hire a room in a lodging-house does not entitle one to take a free lunch from the muffin man at the door, and that persons who have bought their way into the Exposition must pay for what they get at the restaurant. This fact was not appreciated yesterday, and one gentleman, whose bump of caution was so badly developed that it resembled a cavity, went in with a couple of ladies, and ate and ate. They stowed away food as people do greenbacks in the Fidelity Safe Depository Company. Their surprise, when they learned the true state of the case, was pathetic. The gentleman looked like one who has been informed that he is the father of triplets. Still they paid, or, rather, he paid, and said, in a pathetic tone, "We must economize on the car fare."

It is the duty of an honest man to inform the proprietors of this restaurant that their copyright was yesterday badly infringed. In defiance of public opinion, and to the diminution of their profits, two ladies and a gentleman went up into a secluded place in the gallery, sat down, unrolled a paper parcel, and took out some sandwiches and apples and ate them. They devoured the fruit in an intrusive and obtrusive way, "choking" them, as they say in New England. It will be well for the restaurants to have the policemen directed to arrest any one whom they may detect eating, and have him taken down to the restaurant and compelled to account for his conduct.

The heat of the weather was

GOOD FOR TRADE,

and the grand soda-fountain, which is several stories in height, which cost money enough to pay the interest on the national debt, and which resembles a church-spire set in the ground, was in constant operation, and streams flowed from it as they did from the rock in Horeb when Moses established some waterworks for the Israelites. There were so many ten-cent pieces taken in there yesterday that currency of that denomination will probably become scarce, and the financial situation be still more worsened.

The book-men and stationers are represented by Jansen, McClurg & Co., W. B. Keen & Co., J. W. Middleton, and Culver, Page & Hoyne, all of them in a little cluster, a little to the right of the centre entrance, and on the main floor. The first two exhibit some finely bound books, but their display is not quite as attractive as the resources of their establishments would permit them, and what they do show could be arranged so as to produce a more striking effect.

The book men are all eclipsed by Otto Pelzer, a member of the Legislature, but who dabbles in light literature. He has on exhibition the largest book ever published, and called "Otto Pelzer's Atlas of Chicago." It might be called dry reading if it did not contain portraits of so many water lots, likeness guaranteed till the land is drained. It is bound in full Russia, with silver corners, and weighs 160 pounds. A small derrick has been erected to facilitate the handling of it.

THE MACHINERY DEPARTMENT

was not as much visited yesterday as it deserves, and yet it embraces some of the most interesting, not to say instructive, features of the Exposition. Among them is a Press Brick Machine in full running order. Whenever a long-expected consignment of clay comes, it will go into immediate operation, and will turn out a fabulous number of bricks a minute. Strangers who manifest much interest in this machine, and refrain from sticking their fingers in it and clogging its workings, will be presented with a brick as a memento of the Exposition. Persons desirous of watching this piece of mechanism at leisure will please bring their own chairs. Another interesting machine is C. E. Roberts' Screw Cutter. The Rochester Machinery Manufacturing Company also has a fine display of goods. Up in the gallery is another ingenious machine, simple in appearance but perfect in working, which knits stockings of all shapes and sizes without ever missing a stich.

Against the west wall of the northern end of the main hall is a Taylor printing press which is kept running, and near by a pneumatic press from Rochester, N. Y., while in the same neighborhood Perry, Morris & Sulzer have set up Globe, Degeny, and Peck's automatic presses, and are prepared to do job printing on a grand scale. They also have on exhibition Beck's embossed and fancy programmes, a beautiful article just finding its way into this section.

A very attractive show of articles in polished brass plumbers', brewers', and distillers' goods, lubricators, and steam and air whistles. The latter are not connected with anything, and will remain quiet during the Exposition. Babbitt metal, spelter, soft sawder, and other goods always on hand. Gentlemen who are sick of being modest can be finished off in the highest style of brass-work at the shortest notice.

UP IN THE GALLERY,

and at the northern end thereof, are the plows. Many a Chicagoan passes them by with a disdainful glance as he would say, "What is a plow to me?" But if he had a fine eye for consequences, he would reason as follows: that plow breaks the ground, which raises the corn, which makes the whisky, which I drink. Then he will proceed to adore the plow. But when the gentleman from the country sees one he walks around it respectfully. He eyes it critically from a little distance, with his head on one side, as if it were blooded stock, or a farmers' ticket for county officers. Then he feels it with his hands, lifts up one end of it, "hefts" it, in short, runs his fingers along the polished share, and asks what it is worth. Learning the price he proceeds to point out its defects. Among those who exhibit plows are John Deere, of Moline, the Moline Plow Company, and the Chicago Plow Company. As to which does the best, the Grangers must decide.

Another article dear to the agricultural heart, was a case full of Hall's Husking Gloves, which resemble brass knuckles on the inside of the fingers, and which are calculated to perplex the ignorant, being buckskin gloves studded with brass pins, clasps, catches, studs, etc., the better to deprive an ear of corn of its clothing.

Up in the gallery, at the southern end, and next to the

FINE COLLECTION OF ORES

exhibited by the American Bureau of Mines, stands a small table, upon which are some specimens of silver ores from Utah. Since they are left unguarded, their intrinsic value is probably not very great. Nor do they look very attractive, having a strong resemblance to slag from an iron-furnace. Nor would they be mentioned at all, but for the fact that they touched the chords of memory in one old individual who had passed unmoved by the colossal pumpkin and an adorable display of false teeth. This old man spied them, and he started like a skittish horse. He gradually sidled up to the table and he read the legend pinned thereon—"Ores from Utah." Then he took from his pocket a piece of stone and meditatively compared it with the rocks upon the table. Apparently satisfied that both came from the same mountain, he turned around to a bystander and remarked: "My friend, this small piece of stone which you see here cost me just $10,000. There is, at that rate, enough of the same kind of rock here to bankrupt Chicago. I shall express my opinion of this, sir." Which he did by writing on a card: "Dangerous; do not touch it!" and then posting that card in a conspicuous place.

One of the foci of attractions on the main floor is that little square which was allotted to Miss Glassbrook, artist in hair, and restorer of the depredations of time. She has

A MATRIMONIAL BUREAU

for tresses and curls, where ladies wanting a mate for their locks, be they black, brown, or gray, can state their wants and have them supplied. She has a glass-case full of braids and switches which run through all the gamut of colors; and where not only ladies but men can find what they need. For it is sometimes the case that two get engaged, and they give presents, the girl giving the most valuable ones, that is, a rose, a glove, a lock of her hair. And when that rupture comes which no truss can cure, the man is called upon to return these gifts, and frequently finds it impossible. But he runs to Glassbrook's, and with some vague memory of the perfumed locks his lips have so often pressed, he says, "I want some hair about that color—yes, about that shade." "How much?" "Oh, ten hairs—as much as a young lady generally spares for her betrothed. You are young, mademoiselle, and understand." So he gets what he wants. One of the attractions of this spot is a revolving dummy, wearing a cloak made, not of the fur of animals, but of the spoils of a hundred heads, shorn to make a Chicago holiday. The various colors are admirably blended, and it is a thing worth inspection.

THE SEWING MACHINE TURN-OUT

is admirable, and is much admired. Their furniture is fine and their machines perfect. But if one may be permitted to make a suggestion to these benefactors of humanity, it is this,—that they compete as to who shall get the handsomest girls to run their machines. It may not attract custom, but it does attention, and that is the next best thing. Next to a sewing machine, a beautiful woman is the noblest object in art, and they do rest the eyes so. The truth is, there are on duty in the Exposition one or two ladies who are —— No "true gentleman" would say that any woman was homely, but there are some who got up so late that all the beauty had been distributed before they got around.

On the eastern side of the gallery, and south of the centre, come

THE TAILORS,

the furnishers of gentlemen's sundries and dress goods, the people who do the one in the living of good society, and open to one the way which leads to the land of white neckties and clawhammer coats. Foremost among these is Ely, celebrated for the excellent fit of his garments, the good cloth of which he makes them, and the sumptuous prices he charges. His show of dress goods is quite attractive. Near them are Webber & Harkins, who have a very fine show-case. At one end are neck-ties and scarfs with all the colors of the rainbow, and in the centre lie three shirts, stretched out upon their backs, like three lovely pale-faced children, side by side, while their diamond-stud eyes sparkle—oh! so brightly. To look at those aristocratic shirts is as good as to gaze through the windows of a palatial mansion on some party-night. Several young men stopped in front of this case, and asked Harkins for the address of his washerwoman. In the same neighborhood the Aurora Woolen Mills have a fine show of goods.

THE SOUTHERN "ANNEXE,"

which, being translated, signifies an open shed, is occupied by farming implements, wagons, etc. Studebaker, of South Bend, Mitchell, and others are represented here. There is also a fine assortment of pumps, warranted to extract the truth from the most reticent bank President. The peculiarity about this shed is that it directly faces the southern door of the Exposition building, but that, if a person goes out of the main building to view this elegant display of pumps, and attempts to return, the watchman informs him he cannot do it, unless he pays again. This puts him in a quandary. He does not want to pay again, being human, nor does he want to climb a high board fence in order to get out into the street again. This is injurious to the prospects of Mr. Studebaker, of South Bend, the home of Colfax, whose wagons will remain unhonored and unseen if this way of doing business is not changed.

In the southeastern part of the main hall one falls into a nest of

BOOT AND SHOE MEN,

like C. H. Fargo & Co., C. M. Henderson & Co., etc. There is more of the useful than the romantic about the shoe-trade. It smells of leather. Then the shoes, even the smallest, are so large. If Cinderella were to stray into the Exposition Building she could not find a fit there. There are too few of those bronzed and dainty slippers, which remind one of ball-room floors, dancing-cards, balcony chats beneath the moon, feminine heads on masculine shoulders sentences punctuated by sighs and lips united by the hyphen of a kiss. The boot and shoe industry belongs to the prose writers alone. It is redeemed from being a Desert of Sahara only by Henderson & Co., who kindly consented to become an oasis in the aforementioned Sahara. Inside their railing are twenty-two men, bottomers and finishers, who, modestly attired in red flannel shirts, finish off the work which others have brought nearly to perfection. The others give the ideas; they furnish the style. It is Cazauran and Henri Murger imitated in leather. The costume of these men was such that they were at first mistaken for a base ball club trying to earn an honest living, and while this delusion lasted the show drew immensely, just as if Mike McDonald were to put on overalls and take to plowing on a farm in Cicero. But it was a bright idea of the Hendersons, and it will draw like a mustard plaster, or Raphael, or "Lilian's Last Love" or a good dummy. This metaphor has been purchased by the Hendersons, and other boot and shoe men will take notice not to infringe it.

The southern projection is the

ABODE OF PAIN AND THE DENTISTS.

Teeth begin to ache involuntarily as one draws nigh this part of the display. Among these exhibitors, Henry D. Justi has a fine display of dental instruments. They lie so quietly in their cases that it is hard to realize the "infinite potentialities" of pain. Another case is filled with teeth, molars, incisors—representatives from all classes of teeth—lying side by side in neat little rows, and looking for all the world like seed-corn. There are teeth for all ages and pursuits. Some are beautifully stained, for the use of the tobacco-chewer, and some are apparently plugged with gold, so that those wearing them may not seem to be indebted to art for their jaws. There are several dental chairs up here, and all persons desiring teeth extracted are kindly invited to step up and have them extracted for nothing. In order not to disturb others, however, it is desired that, unless they have much self-control, they present themselves while the music is playing, since that will drown their groans.

THE DEPARTMENT OF PAIN

also includes a superb collection of surgical instruments, exhibited by E. H. Sargent, while Marsh & Bowles are represented by a select assortment of crutches, an article for which there will soon be a lively demand in Chicago. Under the same head come the blackboards, skeleton maps, globes, school-desks, and other instruments of torture, devised by Andrews, the manufacturer of school-desks. Children cry when they see them, and grown men are unpleasantly reminded of their infancy.

Some elegantly-made sets of harness are exhibited by Short & Brayton, and near them Phillips & Son have a dummy horse finely caparisoned, hitched to a sulky. This attracts the children, who think they are in a menagerie, and they poke the horse with sticks, and are surprised to see that noblest of animals sweat bran, that being something new to them.

THE SHOW OF OPTICAL INSTRUMENTS

is very good. There are three contributors, Manasse, on one side of the gallery, and Polachek and Langguth opposite. The former has some wonderfully beautifully opera-glasses, which set one to thinking of Nilsson and Patti, the musical critics of Chicago, opera nights, rainy weather, and $10 for a hack.

On the main floor McClelland & Sage have a stand which, especially at night, produces a very striking effect. They are dealers in glass, and they have a stand of many shelves, with backs of glass of different colors. It is a pretty sight, which, like Miss O'Connor's acting, requires to be seen to be appreciated.

The dealers in iron are well represented, by Kimbark & Co., and by the Illinois Iron and Bolt Company, of Carpenterville, Ill., which displays a fine assortment of letter-presses, and therefore belongs to the intellectual part of the Exposition. Kirk & Barker also have a very tastefully-arranged assortment of hardware.

MISCELLANEOUS.

The Atlantic and Pacific Telegraph Company have opened an office in the Exposition building just north of the Adams street entrance.

All employes are notified to apply for admission at Door No. 2, instead of the main entrance.

The receipts for exhibitors' tickets Thursday and yesterday were $8,000.

MUSIC.

The musical performances yesterday were conducted by Vaas & Hoffmann's band. The musicians played as earnestly as if they were celebrating the anniversary of the battle of Sedan. The programmes for to-day are as follows:

Afternoon.

1. March—"Chicago Exposition" .... F. Hoffmann
2. "Ouverture Militaire" .... Polishansky
3. Selections from "Sonnambula" .... Bellini
4. Waltz—"New Vienna" .... Strauss
5. Song—"How Fair Art Thou" .... Weidt
6. Potpourri from "Martha" .... Flotow
7. Mazurka—"Souvenir" .... Strauss
8. "Priest War March" from "Athalia" .... Mendelssohn
9. Quadrille—"Chansonettes" .... Strauss

Evening.

1. March—"Homage to America" .... Berger
2. Fantasia—"Yankee Musical Jokes" .... Ringleben
3. "Festival Ouverture" .... F. Hoffmann
4. Waltzes—"New Chicago" .... A. Vaas
5. Potpourri from "Faust" .... Gounod
6. Song—"Elegy of Tears" .... Schubert
7. Polka—"Papageno" .... Stasney
8. "Grand National Potpourri" .... Heinike
9. Galop—"Here and There" .... Faust

Conductor, Flodoard Hoffmann.

Dangerous Cosmetics.

In a paper read to the Paris Academy of Medicine, the necessity is argued of preventing perfumers from selling poisonous or dangerous articles, which should be left exclusively to the responsibility of regular chemists, and not sold without a physician's prescription. Arsenic, the acid nitrate of mercury, tartar emetic, cantharides, colchicum, and potassa caustica, are common ingredients in these cosmetics. The so-called lettuce-soap does not contain the slightest trace of lettuce; and this and other soaps are colored by the sesquioxide of chromium, or of a rose color by the sulphuret of mercury, known as vermilion. The cheaper soaps contain 30 per cent of insoluble matter, as lime or plaster; while others contain animal nitrogeneous matter which, having escaped the process of saponification, emits a bad odor when its solution is left exposed to the air. The various toilette vinegars are also declared in this paper to be so far noxious that, being applied to the skin still impregnated with soap and water, they give rise to a decomposition, in consequence of which, the fatty acids of soap, being insoluble in water, are not removed by washing, becoming rancid, and cause chronic inflammation of the skin.

THE LIQUOR PARTY.

The German-Hibernian Coalition in Council Last Evening—They Dub Themselves the "People's Party," and Decide to Hold a Meeting—Mr. Hesing Abuses Supt. Washburn—He Promises to Have Lots of Money to Run the Campaign.

A meeting of the Joint Committees of the German-Hibernian Confederation met last evening at Bismarck Hall, corner of Washington street and Fifth avenue. In the absence of the permanent President, Mr. Thomas Lonergan, Senator Kehoe was called to the chair.

Reports from committees being called for, Gen. Leib stated that Kingsbury Hall was secured for the evening of Oct. 4, and arrangements had been completed for a grand mass-meeting, and for speakers, funds, etc. Mr. A. C. Hesing submitted the following call, which had been determined upon by the Committee:

To Our Fellow-Citizens: In view of the approaching municipal election and the important issues for the welfare of our city involved therein, we call on all those who look calmly and without prejudice upon the political situation, to unite with us in order to secure a good and economical government for the next municipal term. We call upon those who are in favor of an honest and economical city and county administration, who are opposed to intemperance, and endeavor to advance public morals by moral suasion and not by prohibitory laws; who are in favor of a quiet Sunday by protecting religious services without a resort to a stringent general law; who are opposed to the granting of licenses to people of bad repute; who are in favor of reforming our police, so that the force may be the protectors of life and property, and not the tools of intolerance and bigoted fanaticism; who are in favor of law and order, but are opposed to every faction and every candidate who misapply the term for the purposes of intolerance and tyranny. We invite all citizens of all nationalities, to whatever political party they may have formerly belonged, who adopt the above views, to meet in mass-meeting at Kingsbury Hall, on Saturday, Oct. 4, at 8 o'clock p. m., for consultation and joint action in regard to the approaching election.

Redmond Sheridan moved the adoption of the call, which was put to the meeting and carried.

Gen. Leib moved that all members of the Committee present sign the call. The Secretary, Mr. P. Steiner, was then instructed by the meeting to sign the name of each member of the Committee to the call.

Reports from gentlemen present representing the various wards were called for as to what had been done toward organizing for the grand mass-meeting. The reports indicated that in some wards work had already been done, while in others nothing had been done.

In reply to a question asked by one of the delegates in reference to the name of the party, Mr. Hesing stated that the Committee had decided to call it the "People's Party."

The Secretary stated that several of the German associations had decided to turn out in a body, and would be headed by bands of music.

A general discussion was then entered into on the question of raising funds.

Mr. Hesing stated that all the money that would be necessary to run the campaign would be raised, but he thought much money would not be required, the people would come out and vote against the aggressions of a political, Puritanical domineering party.

Mr. Smith moved that each ward be instructed to call a meeting on Wednesday evening next, for the purpose of organizing. Adopted.

Redmond Sheridan explained that the ward meetings now being held would be only preliminary, and suggested that each ward be allowed to manage its own affairs.

Mr. Hesing desired that the members of the Committee present from each ward take a blank call or two with them for the purpose of having them signed by the leading citizens and tax-payers throughout the city, which would be published, and demonstrate that they were not a bummer party, but that they represented the bone and sinew of the community, the tax-payers, and not the tax-fighters, of the city. He also suggested the propriety of each ward looking after the naturalization of aliens, and a thorough organization in every district. He believed that success would crown their efforts. The people of this city and also the press were opposed to Washburn, and under this hireling the police force became demoralized and life and property were no longer safe, and something should be done to place the City Government in the hands of honest and capable men.

E. W. Smith coincided with the remarks in reference to Washburn, but he contended that all present were American citizens, and not Germans and Irish.

The meeting adjourned.

TIMELY TOPICS.

What the National Board of Trade Will Talk About at Their Coming Convention in This City.

The official list of subjects proposed for the consideration of the National Board of Trade at its annual meeting to be held in Chicago, commencing Oct. 21 next, has been published. We give the headings of the subject, and by whom proposed, and on what ground, as follows:

1. "Department of Commerce." Submitted by the Executive Council in memorial advocating it.
2. "Department of Trade." Submitted by Philadelphia Board of Trade, with resolution favoring it.
3. "American Shipping." Submitted by the Executive Council, with resolution.
4. "Reform of the Currency." Submitted by the Boston Board of Trade.
5. "Transportation Facilities." Submitted by the Chicago Board of Trade, with a view to increasing and cheapening them.
6. "Railroad Transportation." Submitted by the Executive Council, with resolution.
7. "Canadian Reciprocity." Submitted by the Executive Council, recommending renewal.
8. "Obstruction to Navigation in Canadian Waters." Submitted by Milwaukee Chamber of Commerce, with resolution proposing an appeal to the Dominion Board of Trade as to an impediment.
9. "National Bankrupt Law." Submitted by the Philadelphia Board of Trade, naming some evils in the law, and proposing that it be amended.
10. "National Banking." Submitted by the Cincinnati Board of Trade, asking a policy in regard to it.
11. "National Banking Law." Submitted by the Philadelphia Board of Trade, asking for amendments.
12. "State Debts." Submitted by the New Orleans Chamber of Commerce, suggesting that States limit their capacity to contract.
13. "Bureau of Internal Improvements." Submitted by the Mobile Board of Trade, with resolution in favor of it.
14. "Tariff Duties on Imports." Submitted by the Cincinnati Board of Trade, with a resolution proposing amendments.
15. "Exports of Spirits." Submitted by the Board of Trade, Chicago, wanting laws simplified.
16. "Capitation Taxes on Immigration." Submitted by the Executive Council, declaring them unjust.
17. "National Quarantine Regulations." Submitted by the Mobile Board of Trade, wanting a more uniform system.
18. "Lake Coasting Trade." Submitted by the Milwaukee Chamber of Commerce, with paper asking amendments of laws.
19. "Reciprocal Trade Relations with Spanish-American Colonies." Submitted by the New Orleans Chamber of Commerce, with a paper favoring specific arrangements.
20. "American Centennial Anniversary." Submitted by Philadelphia Board of Trade, in behalf of plans to secure co-operation of Boards of Trade.
21. "State Interference in Municipal Affairs." Submitted by the Philadelphia Board of Trade, advocating least possible interference.
22. "Registration of Firms." Submitted by the Board of Trade, Chicago, with paper advocating it.
23. "Uniform Manufacturing Laws." Submitted by the Philadelphia Board of Trade, with paper favoring it.
24. "Mississippi River Levees." Submitted by the New Orleans Chamber of Commerce, suggesting plans.
25. "Reorganization of the Indian Territory." Submitted by the Executive Council, suggesting new policy.
26. "Postal Rates." Submitted by the Executive Council, proposing reduction and uniformity.
27. "Postal Telegraph." Submitted by the Executive Council, favoring it.
28. "Uniformity in Weights and Measures." Submitted by Executive Council, favoring it.

The Blow-Fly.

Mr. G. A. Rowell has recently made an astounding calculation respecting the blow-fly. On the authority of Reaumur, he states that one fly will produce 20,000 eggs, which are hatched almost as soon as deposited. Maggots issue forth, and almost immediately begin to feed, and twenty-four hours increase their weight 200 times. In eight or nine days they are full grown. They then assume the pupa state, and, after another period of about the same duration, come forth perfect flies. A month, therefore, is rather more than enough for a generation. Suppose that of the 20,000 eggs half produce females, then in the first family there will be 10,000 flies, each capable of producing 20,000 eggs. A very simple calculation will show that at this rate, in less than six months, the sixth generation will number 2,000,000,000,000,000,000,000. If every fly is half an inch long, a quarter of an inch wide, and the same in depth—that is to say, if thirty-two of them occupy a cubic inch—there will be enough to cover all England and Wales to the depth of 3,800 miles, or the entire world, both land and water, to the depth of a mile and a quarter. Fortunately for afternoon nappers, the juvenile blow-fly has a terrible number of enemies, and very rarely lives to attain parental dignity.

THE COURTS.

A Defective Sidewalk Results in a Suit Against the City.

Marensi Enjoined from Stealing Gunther's Thunder.

A Lady Speculator Goes for Her Agents.

Yesterday's Proceedings Before the Supreme Court at Ottawa.

Patrick O'Malley yesterday filed a declaration against the City of Chicago for $5,000 damages. The plaintiff claims that on the 8th of this month the sidewalk on the southeast corner of Division and Crosby streets was out of order and some boards gone, and that it was the duty of the city to keep it in repair. In the evening, between 8 and 9 o'clock, O'Malley was passing along said street, and, in the darkness, fell into the hole and broke his leg, and has been obliged thereby to expend $500 for having it healed.

THE SEYMOUR MILL CASE.

In the case of Seymour against Clayton, in which complainant traded a mill to defendant and received in exchange a farm, agreeing to pay the difference, about $8,700, in cash, or give a mortgage, which he failed to do, a decree was entered by Judge Gary. It was ordered that complainant should give to the Master a deed for Clawson if he should fulfill the decree. That Clawson should pay one-fifth of the whole amount immediately, with interest on the whole from the making of the contract to the date of the decree, and should give a mortgage and four notes for the remainder, payable in four annual instalments, with interest.

THE BOSTWICK-HESS AGAIN.

Mary A., William C., and Frederick Dodge, and Joel Eaton, filed their pleas and answers in the Bostwick case, denying any knowledge of Bostwick's claim at the time of their purchases, and asserting good faith in their actions, and that the option given to Bostwick to purchase was never recorded. Mr. Robey, for complainants, filed two voluminous rolls of exceptions to the answers of Benjamin F. Smith and L. W. Stone and wife. The exceptions allege and set out certain portions of the bill to which defendants have not specifically answered, set out certain alleged frivolous parts of the answers, and deny that these defendants have shown what interest they have in the disputed premises. The exceptions amount to about seventy pages of mingled manuscript and printed matter.

A LADY SPECULATOR.

A suit was commenced some time ago by filing a precipe by Asenath C. B. Clapp against Puronnet & Co. From the declaration filed yesterday it appears that defendants were commission merchants here, and that at different times in July and August last the plaintiff employed them to buy wheat for her, at the same time depositing a margin. She authorized them to make one purchase of 10,000 bushels at $1.07¾, another of a like amount at $1.10, and others at $1.12 and $1.13 per bushel, all to be delivered at sellers' option during September. Defendants failed to fulfil their contract, and plaintiff claims she has sustained $5,000 damages thereby.

A SWEET SUIT.

The Exposition, with all its good has apparently brought some evil with it, judging from a bill filed by Charles F. Gunther, the celebrated candy manufacturer, against Carlo Marenisi. Gunther claims that Marenisi has a stand in the Exposition Building, and around it several flags or signs, marked "C. Marensi, original maker of Gunther's candies," but plaintiff claims that Marenisi is not and never has been the maker of Gunther's candies, though he was at one time employed by plaintiff. Plaintiff also claims that his reputation, which is good and widely extended, is much hurt by these misrepresentations, and asks an injunction, against defendant, to enjoin him from using plaintiff's name. The injunction was granted by Judge Williams, under a bond of $1,000.

CRIMINAL COURT.

The case of E. S. Griffiths, arrested for assault on Mrs. Gunger, was continued again, Mrs. Gunger not making her appearance to testify.

Thomas Bender and John Snyder were tried for riot, convicted, and remanded for sentence.

COUNTY COURT.

The will of Patrick Donegan was proved, and letters testamentary granted to Edward McKay and Martin Howard on their individual bond of $10,000.

To-morrow morning Judge Wallace will give his decision in the taxe cases.

COURTS IN BRIEF.

Theodore Jacklin commenced a suit against Thompson T. Taylor for $2,500. damages.

Lucretia W. King commenced a suit for $50,000 damages against the City of Chicago.

A suit was filed by Ole N. Jensen against F. W. Campbell and J. S. Campbell for $5,000 damages.

Emma E. De Puie has sued THE CHICAGO TRIBUNE Company for $20,000 damages.

H. M. Verrell and Nellie Verrell have commenced a suit for $5,000 trespass against Sanford C. Hinsdale, Charles N. Ellis and John Worth.

A suit was commenced in the United States Court by the National Bank of Commonwealth against William Sturges, for $20,000.

John S. Rhodes files a bill against Jesse Green, David Green, John T. Nash, Milton H. Swift, and the First National Bank of Ottawa, to foreclose a mortgage of $5,000, which J. and D. Green gave on the S. E. ¼ and W. ½ of S. W. ¼ of Section 20, 34, 4.

A CORRECTION.

To the Editor of The Chicago Tribune:

SIR: I desire to correct an error in your issue of today, in reference to court matters. It appears that a suit was commenced by one W. W. Allport v. Henry D. Philips, for $60,000 damage for nonfulfillment of contract between parties as individuals, and not in any manner attacking or compromising the Victor Brick Machine Company, who are not a party to the suit in question. Your article makes the Victor Brick Machine Company defendants. I desire the correction to be made, as I am a stockholder in the Victor Brick Machine Company, as well as counsel for the defendant in said suit. Yours respectfully,

DANIEL LAWRANCE.

THE SUPREME COURT.

Special Dispatch to The Chicago Tribune.

OTTAWA, Sept. 26.—The Supreme Court met at the usual hour, 9 o'clock a. m. Present, the Hon. Sidney Breese, Chief Justice, and Associate Justices Walker, McAllister, Scott, Sheldon, Scholfield, and Craig. The business transacted was as follows:

BY MR. JUSTICE M'ALLISTER.

547, 548, 549, 550, 551—Michael Good v. Trustees of the Town of Aledo. These were appealed by the same appellant. Appellee's counsel, without affidavit, suggests the death of appellant, the name of an administratrix, and moves that the appeal be dismissed for want of prosecution. This is not proper practice. The application should be supported by affidavit, and be for a rule upon the person shown to be administratrix, to show cause, by a time stated, why the appeals should not be dismissed; which rule should be personally served on the representative, and give a reasonable time for appearance. The motions are denied.

BY MR. JUSTICE SCOTT.

210—Orin D. Howell, survivor, &c., vs. Horace N. Goodrich. Motion to strike bill of exceptions from the record, principally for the reason that it does not purport to contain all the evidence heard on the trial. This constitutes no reason for striking the bill of exceptions from the record, and the motion will be denied.

In the same case a motion is made by appellant to extend the time for filing briefs and abstracts. For the reasons indicated in the affidavit, the time will be extended twenty days.

BY MR. JUSTICE WALKER.

48—Cecilia O'Connor, impleaded with Albert Johnson et al. vs. James Walsh. This case, on the call, was continued for want of service. The other party now entered a motion to set aside that order, and in support of the motion produces a certificate of the Sheriff, stating that there was service. We do not regard this as a return, or anything that the law recognizes as a return. It is not indorsed on the writ, but is simply a statement of the Sheriff. The motion is denied.

59—Peoria & Rock Island Railway Company v. The Coal Valley Mining Company. In this case the appellant asks for further time to file briefs. The time will be extended thirty days.

546—John H. McCormick v. William L. Huse. In this case a suggestion was made that the Court, in preparing an opinion, had acted upon a misapprehension of the facts in the case. In preparing the opinion we found two counts in the declaration; we also found patents were issued for two small tracts of land, and it was supposed that each patent was for a separate tract of land. In examining the declaration we find that that was a misapprehension of the fact, and, finding out its mistake, the Court will, on its own motion, award a rehearing, and counsel on each side will have an opportunity to file briefs.

BY MR. CHIEF JUSTICE BREESE.

263—Henry Fuller v. John Z. Little et al. On the 11th of this month a motion was made for an extension of time, on suggestions filed by the appellant. Afterwards the appellee moved to dismiss the appeal, and at the same time filed his suggestions. These suggestions are embodied in the brief and argument in the cause. The questions presented are of so much importance that we deem it expedient to hear them argued, and the motion to dismiss the appeal will therefore be reserved for consideration on the hearing.

ADMISSIONS TO PRACTICE.

Breese, Ch. J., stated that the papers in relation to the applications of Elmer W. Adkinson and James S. Van Syckel were found to be correct, and licenses would issue.

NEW RULES.

The Chief Justice announced the following new rules:

"*Ordered*—That the Clerk of this Court be required, at each term, to docket all petitions for rehearing separate and apart from the trial docket.

"*Ordered*—In all cases in this Court when the defendant desires to plead and not join in error, he shall file such plea in the office of the Clerk at least five days before the cause stands for trial, and the issue thereon must be made up before the day the cause is set for trial."

NEW MOTIONS.

11—The Catholic Bishop of Chicago v. Charles Chiniquy et al. Motion to dismiss writ of error.

204—Lewis Warnecke et al. v. Johann Lambca, Diminution of record suggested, and ten days allowed in which to supply, as per stipulation filed.

—The Commissioners of Highways of Yorktown v. The People, ex rel. William Bonker et al. Motion to redocket the cause on suggestions and affidavits filed.

—William P. Kerr, impleaded, etc., v. Cornelia Russell. Diminution of record suggested; leave given to file amended record, and record filed accordingly.

409—George Lickman, impleaded, etc., v. Joshua Wood. Motion for leave to assign additional errors.

547 to 551 inclusive—Leave given to appellee to amend motion to dismiss these several appeals.

552—Rager et al. v. Githen. Motion to dismiss appeal. Appeal dismissed with 5 per cent damages.

554—Brook v. Fort. Motion to dismiss appeal. Appeal dismissed with 10 per cent damages.

CALL OF THE DOCKET.

The Chief Justice proceeded to call the docket for the day, and the several causes were disposed of in manner following:

201—The Cincinnati, Lafayette & Chicago Railroad Company v. the Danville & Vincennes Railway Company. Taken on call.

202—John L. Benson et al. v. Ole Nelson et al. Same.

203—Solomon Rothchild et al. v. the Michigan Central Railway Company. Same.

204—Lewis Warnecke et al. v. Johann Lambca. Same.

205—Jane E. Walton v. George W. Walton et al. Same.

206—The Calumet & Chicago Canal and Dock Company v. Cornelia Russell. Argued by B. S. Morris for appellee, and taken by the Court.

207—Union Steamboat Company v. Dora Knapp. Argued by Robert Rae for appellant, and taken by the Court.

208—The People, etc., ex rel. John R. Lewis v. George W. Waite. Taken on call.

209—Robert L. Wilson v. George M. Sawyer et al. Same.

210—Orin D. Howell, survivor, etc., v. Horace N. Goodrich. Same.

211—The Great Western Telegraph Company v. James H. Pattee. Dismissed heretofore.

212—The People ex rel. the Chicago & Iowa Railroad Company v. George Greenwood, Supervisor. Taken on call.

213—The People ex rel. the Chicago & Iowa Railroad Company v. James F. Glann, Supervisor, etc. Same.

214—The Chicago & Iowa Railroad Company, Town Mt. Morris v. Daniel J. Pinkney et al. Argued by E. Walker for appellant, and by T. L. Dickey for appellee, and taken by the Court.

215—The Columbus, Chicago & Indiana Central Railway Company vs William B. Skidmore. Taken on call.

216—The Pittsburgh, Cincinnati & St. Louis Railway Company vs Isabella Knutson, administratrix, &c. Same.

217—Martin C. Bissell vs Delos B. Curran. Same.

218—Rosna D. Gleason, administratrix, &c., vs David Henry et al., partners, &c. Same.

219—The Chicago, Rock Island & Pacific Railway Company vs Anslow Bell, administratrix, &c. Same.

220—Simeon D. Prince vs Samuel W. Cutler. Same.

TO-MORROW'S CALL.

The call of the docket to-morrow, Saturday, Sept. 27, will be from No. 221 to 240 inclusive.

ADJOURNMENT.

The Court adjourned until 9 o'clock to-morrow morning.

DEDICATION OF A SCHOOL.

The New Jones School Building Formally Opened by the City Officials.

The new Jones School building, at the corner of Harrison street and Third avenue, which was thrown open to the children of the district in which it is situated on the 1st inst., was dedicated yesterday with appropriate exercises, which were conducted in one of the large rooms of the top story. The attendance was composed largely of ladies and children, and there were quite a number of prominent gentlemen in the audience. Among the latter were His Honor Mayor Bond; Ald. Sherwood, Moore, and McGennis; Inspectors King, Sheldon, Runyan, and Richberg, of the Board of Education; President Carter, of the Board of Public Works; Superintendent of Schools Pickard; the Rev. Drs. Ryder, Thomas, and Kittredge; Mr. E. B. McCagg; Mr. Washington Hesing, and Mr. Fernando Jones. Inspector King presided. The exercises were commenced with the reading of a portion of the Scriptures by the Rev. Dr. Kittredge. Prayer was then offered by the Rev. Dr. Ryder, which was followed by a welcome song by a male quartette. Then Mr. King spoke briefly about the public schools of the city, and explained what the Board of Education had endeavored to do for them. In his allusions to the Jones School, he said that it cost a little over $55,000, and would seat 1,008 pupils. Internally and externally it was one of the best educational establishments in the city. At the conclusion of Mr. King's remarks, Mr. Sheldon, of the Board of Education, handed the keys of the building to Mr. Kirk, the Principal of the school. Mayor Bond then delivered a short and pointed address on the subject of education. He said it was a good sign to see the people take an interest in the schools. Old theories of education had been exploded, and the time had arrived when the ignorant and unlettered could make no headway in the world or occupy positions of responsibility. Education was necessary in every position in life, as the demand now was for brain work and skilled labor. He was a believer in compulsory education, and hoped the day would soon come when the city could furnish school accommodations for every child within its limits, and when every child would be compelled to take advantage of the opportunity, and not suffered to grow up in ignorance and crime. He closed by complimenting the Committee on Buildings and Grounds of the Board of Education on the superior manner in which they had erected the Jones School. Mr. E. B. McCagg spoke of the benefits of a thorough Christian education. The children sang, and then Mr. Fernando Jones presented the school with a portrait of his father. Mr. King thanked him, and gave a few pleasant reminiscences of the original. Messrs. Carter and Hesing followed in brief addresses, and then the audience dispersed.

PERSONAL.

William Hater, of England, is the Pacific.

Anna Dickinson, of Boston, is at the Pacific.

Gen. T. F. Frow, of Texas, is at the Sherman.

B. F. Nichols, of Iowa, is at the Briggs House.

Judge Burnett, of Cincinnati, is at the Sherman.

The Hon. J. F. Betts, of Philadelphia, is at the Sherman.

Thomas Ericson, of London, England, is at the Pacific.

H. H. Boyce, of Milwaukee, is stopping at the Briggs House.

E. L. Herrick, of Ottawa, is a guest at the Briggs House.

B. F. Butler, M. C. from Massachusetts, is at the Pacific.

Judge B. G. Willis, of Bracken Co., Ky., is at the Sherman.

The Hon. R. B. Menefu, of Louisville, Ky., is at the Sherman.

William and Thomas Stead, of London, Eng., are at the Sherman.

D. C. Fairbank, of Minnesota, is a guest at the Briggs House.

Benjamin M. Gilman and family, of the Texas Pacific Railroad, are at the Sherman.

John F. Talbot, of the Detroit *Union*, and J. E. Scripps, of the Detroit *News*, are at the Commercial.

William S. Munson and W. J. Arnul, Commissioners of the Cincinnati Industrial Exposition, are at the Pacific.

The Rev. C. P. Lyford, of Utah, will deliver an address in the Wabash Avenue Methodist Episcopal Church on Sunday morning. His subject will be, "The Civil and Ecclesiastical Policy of Mormonism."

On Monday last, nine surgical operations for the cure of cross-eyes were performed at St. Joseph's Orphan Asylum, by Dr. J. B. Walker, oculist, of this city, assisted by his son, Dr. Godfrey Walker. Dr. F. B. Norcoin, the physician of the institution, who invited Dr. Walker to perform the service, was also present. Every case is a perfect success.

The following were among the prominent arrivals at the Commercial Hotel yesterday: N. H. Heath, Boston; F. M. Madison, Jacksonville; C. D. Wright, Cleveland; E. Dwight, Indianapolis; A. Thompson, George Hill, South Haven; E. B. Blake, New York; D. D. Smith, Menasha; E. Bigelow, Detroit; A. E. Hale, Milwaukee; H. P. Graham, Eau Claire; H. A. Finney, Appleton, Wis.; George Hale, South Haven.

Ben Butler was in Milwaukee, Thursday, inspecting the Soldiers' Home.

Ex-Gov. Wells, of Virginia, deposited $2,700 in the First National Bank of Washington, D. C., a few hours before it failed.

Schuyler Colfax appeared before a Utica audience on Monday evening, and talked of "The Fatherhood of God and the Brotherhood of Man."

J. C. Goodsell, father of the *Graphic* balloonatics, is assuring the people of Pontiac that "the boys lost nothing by that collapse." It is not the general complaint that they did.—*Detroit Post.*

The Rev. T. C. Workman, the famous Eureka man, whose wife is now on trial for the murder of Mrs. Hedges, was expelled Wednesday from the Central Illinois Conference, which closed on that day at Galesburg.

Jay Cooke used to preach, while he was making his immense Government bond commissions, that "a national debt is a national blessing." He had better change his text to "too many Cookes spoil the broth."—*Louisville Courier-Journal.*

Miss Ryland has just presented a beautiful park to Birmingham, England. In compliance with her wish, there was no public ceremonial, the opening of the gates being performed at noon by the Mayor. A memorial card was presented to each visitor, in which Miss Ryland hoped that the park might prove a beautiful source of recreation to the people of Birmingham.

The Rev. Dr. Herrick Johnson, of Philadelphia, was chosen to the Professorship of Sacred Rhetoric and Pastoral Theology in Auburn Theological Seminary, at last Wednesday's meeting of the Trustees, the vacancy being caused by the resignation of the Rev. Dr. Condit. The Professors' salaries were increased at the same meeting from $1,750 to $2,300.

When Henry D. Cooke was in New York City, a few weeks ago, trying to extradite a citizen of that State to the District of Columbia, and to deprive him of the right of trial by jury, no piping frog ever swelled more extravagantly than he swelled with his purse-pride. "I cannot spend a tenth part of my income," he exclaimed, as the strongest argument he could urge to show his innocence of all complicity in the District frauds.—*New York Sun.*

The Gretna Green Elopement.

To the Editor of the Chicago Tribune:

DEXTER PARK, Sept. 26—3 p. m.—Mr. Welch has just rehearsed with great success his Gretna Green Elopement, marriage, and overland stage line, with his two, four-in-hand, and six-in-hand. He made some fun and fast time with his trotters, but the old folks did not catch him in time to prevent the marriage. He starts around the world—Dexter Park—to-morrow at 3 o'clock promptly. The theatrical people are furnished by Mr. Gardiner, of the Academy of Music.

VOX.

INFORMATION WANTED.

Meeting of the Senate Committee on Transportation in this City.

R. Diefendorf and Col. Houston Interviewed.

The Former Tells of the Water Route to Ogdensburgh, and the Latter About Wisconsin River Improvements.

The Senate Committee on Transportation held a meeting yesterday forenoon at 10 o'clock, at which Senators Windom, Chairman, Davis, Conover and Norwood were present; also, Mr. Nimmo, Secretary, and Mr. Brayley, stenographer. The Railroad and Warehouse and the Canal Commissioners of Illinois were in attendance, but asked the Committee to postpone their hearing until to-day to give them time to prepare their statements. At the same time, the representatives of the through freight lines, and the leading men in the elevator interests will have a hearing. Senator Conkling is expected to be present, unless the rumor of his appointment as Chief-Justice be true, in which case it is probable that he will take no further part in the work of the Committee.

The Committee met again in the afternoon, and questioned Mr. R. Diefendorf, Agent of the Northern Transportation Company. Mr. Diefendorf stated that his Company was a through line to Ogdensburgh by propeller, and thence by the Vermont Central Railroad to Boston or New York. He was then questioned by the Chairman and members of the Committee as follows:

Q.—What is the nature of the connection between the steamer line and the Railroad Company? A.—The latter is simply the outlet for the freight of the steamers. It is not directly connected with the Railroad Company, except that probably the officers of the Railroad Company own most of the stock of the Transportation Company.

Q.—How do you convey freight to the sea-board? A.—By propeller through the chain of lakes, the Welland Canal, and thence to Ogdensburgh, where we deliver to the railroad who carries it to Boston, Salem, Manchester, New York, or whatever point may be desired by the shipper. We used to send some freight to Montreal, but have not since the connection with the railroad was made.

Q.—How do your rates to Ogdensburgh compare with those to Montreal? A.—Well, they vary somewhat. For instance, when the rate to Montreal on flour is 90 cents, ours to Ogdensburgh will be about 75 cents.

Q.—How do you regard the Welland Canal—as an embarrassment? A.—Yes, sir, as a very serious embarrassment.

Q.—In what way? A.—By reason of the lack of facilities and lack of water. Our steamers lose a great deal of time in getting through, and they cannot carry their full cargoes. On the lakes they can take about 450 tons of freight, but through the canal they can only carry about 350 to 375 tons. We cannot even lighter our cargoes, owing to lack of water in the entrance to the canal at each end. They have been dredging, but for the last two years the steamers cannot, as formerly, transfer a part of their cargo to the Welland Railroad and take it up at the other end of the canal. Neither would it pay, since they are passenger-steamers, and must run on time. They cannot, like the sailing craft, wait their turn.

Q.—Are there any propellers not connected with any railroad lines? A.—Not now. There used to be a great many running wild, and carrying for any one who wished to ship, but now we deliver our freight to our own Company and receive theirs in return, giving a mutual preference to each other.

Q.—Is there any combination between the various propeller lines? A.—No, sir; there is competition in plenty, but no combination. The rates vary from day to day, according to supply and demand. We must fill up our steamers as soon as they are ready. They have no fixed rate like the railroads.

Q.—What is your estimate of actual cost of transportation of grain to Buffalo? A.—Well, it might be 4 or 5 cents per bushel, to which must be added insurance, cost of trimming, and transfer. It also depends somewhat on the up-freights. Nothing is made out of up-freights anyhow.

Q.—What is the average cost of steamers, number of men, pay per day, etc.? A.—Steamers cost about $50,000 each; we have 20 in our line. They average 20 to 25 men in their crews, whose pay ranges from $100 per month to the Captains, to $20 per month to the men. The distance to Ogdensburgh is 1,365 miles, and the round trip takes seventeen days.

Q.—When the crops are large, do you charge any higher rates than when they are small? A.—It depends upon the demand for transportation. Of course, if we have a great rush for freights, we can charge more, but often the steamers carry at an actual loss.

Q.—In delivering grain in Boston, does any settled percentage of the freight charges belong to the railroad? A.—Well, we calculate to get 50 per cent, and the same goes to the Railroad Company.

Q.—What is this division based upon, distance or time? A.—Neither, but upon the relative cost of transportation.

After the above conversation, the members of the Committee seemed to think they had developed several very important points, and Mr. Diefendorf departed. The other gentlemen who had made engagements to meet the Committee were all apparently demoralized by the financial panic, and failed to make their appearance. Col. D. C. Houston, of the United States Engineer Corps, came in, however, and gave an interesting account of the improvements on the Fox and Wisconsin Rivers. These improvements were commenced about sixteen years ago by the State of Wisconsin, who received a land grant from the United States. The work was begun by connecting the rivers at Portage City by a canal, and building dams and locks on the Fox River to make slack-water navigation. It was next given over, lands and all, to the Fox River Improvement Company, which failed, and the job passed into the hands of the Green Bay and Mississippi Canal Company. This Company carried the work forward until 1867, when the United States Government ordered a survey of the whole line with a view of undertaking the improvement. In July, 1870, an act passed Congress which provided for the improvement by the Secretary of War, and for the appointment by him of a Board of Arbitrators to assess the damage to the Canal Company by the transfer to the Government. This Board awarded $1,048,070 to the Company, from which was to be substracted $723,070, which the Company had derived from the sale of lands, and $180,000 which the Company remained in the shape of water-powers and personal property, leaving $145,000 due them, which amount was paid in June, 1872. Last March Congress appropriated $300,000 for the improvement of the whole line of the Fox and Wisconsin Rivers. Col. Houston stated his belief that there was no question but that the rivers, with short connecting canals, wing-dams cutting off lateral channels, and deepening and narrowing of the low water-channel, could be made navigable. The matter of shifting sands has been considered, and all other obstructions, but there can be a clear channel kept for boats drawing five feet, without doubt. The estimate on the plan adopted is $3,000,000. There are twenty-two old and six new locks to be built and rebuilt, beside dams and dredging. The length of the whole channel will be 271 miles, of which not over 10 miles will be canal, so that steam can be used the whole distance from Green Bay to the Mississippi. The locks will be 35 feet wide and 160 feet long, with a depth of 5 feet in case of high water, and they will take boats of about 400 tons. The canals and the channel of the river-beds will be 70 feet wide, and the supply of water, at the very lowest season, will be 3,000 cubic feet per second. The supply in the Fox River is limited, but the Wisconsin is 8 feet above it at Portage City, and can give an ample supply.

After hearing Col. Houston, the Committee adjourned, to meet at 9:30 o'clock this forenoon.

EVANSTON.

Recent Occurrences at Our Northern Suburb.

The funeral services of Leander Clifford, Esq., took place yesterday at the deceased's late residence, and were attended by a large number of mourning friends. Mr. Clifford was an old resident of Evanston, and highly respected by all who knew him.

The funeral of Mrs. McCrary, the mother of D. B. McCrary, will take place to-day. At the time of her death she was in her 73d year.

THE AID FUND ASSOCIATION

of the Woman's College of the Northwestern University, assembled at the residence of Isaac R. Hitt, Esq., on Thursday night. There were eight members in attendance. Mrs. A. Gillespie, Chairwoman of the Finance Committee, reported the amount of funds that had been received and the amount expended for furnishing the "College Cottage." A resolution to give an entertainment for the benefit of the Association was passed. After discussing at length matters pertaining to the "cottage," the meeting adjourned.

AT A RECENT MEETING

of the Lecture Committee of the Woman's College, held at the residence of Prof. O. Marcy, it was decided to give a series of lectures for the benefit of the College. The lecturers in this course have not yet been made public.

AN INSTRUCTIVE LECTURE.

A very instructive and interesting lecture was given in the chapel of the Preparatory Department yesterday afternoon, by Dr. H. W. Thomas, pastor of Clark Street Methodist Church. This lecture was the first of a series to be delivered by different distinguished orators on Friday afternoons.

PERSONAL.

The Hon. J. D. Easter and wife, and niece, Ella Easter, have returned from their European tour. Mrs. Gov. Beveridge, who was originally of this party, did not return with them, but will remain abroad some time longer. Gov. Beveridge has been visiting in Evanston the past week, being the guest of his daughter, Mrs. S. B. Raymond.

THE EVANSTON LIGHT-HOUSE

is nearly completed, and will be ready for use in a few weeks. It is a light-house of the first-class.

THE UNIVERSITY

is starting the year with very flattering prospects. The freshman class now numbers ninety, and additions are coming in each day.

A $4,000 DEFALCATION.

It will be unwelcome and surprising news to many people to be informed that S. P. Beldine, late bookkeeper for H. E. Malleroy & Co., Room 9 Exchange Building, at the Union Stock-Yards, has absconded with about $4,000 of his employers' money. He had been in the service of the firm about one year and a half, and had won their esteem and confidence. He had many warm friends, too, who were attracted to him by his quiet and gentlemanly demeanor. It is said that domestic complications induced him to become a defaulter. For some time he has been the proprietor of a boarding-house at Nos. 925 and 927 Wabash avenue. In this business he had alternated between profit and loss, but the latter was the largest sum, when a trial balance was taken. But all this does not explain why Beldine should steal $4,000. He left the city a few days ago, taking that sum with him, leaving behind him many debts unpaid. The case has been given to the detectives, and it is believed that Beldine will be captured.

California Sunday Train.

The through Pacific express train for Council Bluffs, Omaha, San Francisco, and all other Far-West points, will leave the Wells Street Depot of the Chicago & Northwestern Railway, at 10:15 a. m. Sunday, Sept. 28, 1873. Through tickets via Chicago, Burlington & Quincy, and Chicago, Rock Island & Pacific Railways are good on this train.

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We desire to call the special attention of the public to VULCANIZED RUBBER-COATED IRON TUBE. Also, all the various Fittings required in connection with same, under FINLEY'S Patent, which we have been testing with entire success for the past two years, and are now ready to place on the market, thoroughly satisfied that wherever it may be introduced for the passage of natural waters, either hot or cold, its merits will be acknowledged over either Galvanized Iron or Lead Tubes, which are now extensively used for such purpose, and to which, in many localities, decided prejudice exists. The absolute indestructibility of Vulcanized Rubber—also its purity for the purpose to which we adapt it, is so well known that comment is unnecessary.

We append a letter from the celebrated Chemists, BOOTH & GARRETT, who have been kind enough to test the article for us.

The price will be the same as for galvanized iron tube and fittings, subject to the most liberal trade discounts.

We are also prepared to supply "tongs" designed especially for this article, so that it can be screwed up to its place without injuring the coating.

Asking your orders, Respectfully,

MORRIS, TASKER & CO.

JAMES C. BOOTH. THOMAS H. GARRETT.

BOOTH & GARRETT,

Laboratory for Practical and Analytical Chemistry, 919 and 921 Chest-st., Rear of St. Stephen's Church, Tenth-st., below Market. Established in 1836.

PHILADELPHIA, Feb. 12, 1873.

Messrs. Morris, Tasker & Co., Philadelphia.

DEAR SIRS: We have made a careful examination of your rubber-coated iron pipe, in order to determine its resistance to heat and cold, to steam, natural waters, and have even extended our researches to acids, alkali, and burning gas. We may mention that the coating is a similar compound to that constituting gums for holding artificial teeth, except that yours contains no mercury.

It will bear a high degree of heat, over 300° Fahrenheit, as might be inferred from its having been prepared at above 300°. It was not affected by boiling for several hours in Schuylkill water. City gas passed through it for about three days appeared to have no effect on it.

The rubber coating resisted firmly carbonic acid water, moderately dilute sulphuric and muriatic acids, and caustic potash solution. Solutions of neutral salts have no action on it.

Since the rubber coating exhibited such firm resistance to acid, alkali, salt, and heat, it is clear that it will offer a still stronger resistance to all natural waters, in which some of the above ingredients are found in a less exaggerated, i. e. in a more dilute state.

In fine, we congratulate you for finding a coating for iron tubes, and articles of iron generally, which is so unusually resistant to any of the usual agents of the chemist, and to those ordinary agents which do affect iron coated with other materials, in a greater or less degree. Respectfully yours, BOOTH & GARRETT.

MUSIC BOOKS.

THE BEST

New Singing Books

CHOICE TRIOS. For High Schools and Seminaries. By W. S. Tilden. Just out........$1.00

RIVER OF LIFE. For Sabbath Schools. By Perkins, Bentley, and 40 other composers........35c.

CHEERFUL VOICES. For Common Schools. By L. O. Emerson........50c.

HOUR OF SINGING. For High Schools. By Emerson and Tilden........$1.00

STANDARD. For Choirs, Conventions, &c. By Emerson and Palmer........$1.50

DEVOTIONAL CHIMES. For Social Meetings. By Asa Hull........75c.

MUSICAL TREASURE. For the Parlor. (Vocal and Instrumental)........$2.50

Seven admirably-constructed books, whose sales are to be numbered by the hundred thousand; so perfectly is each fitted to the popular taste.

Either book sent, post-paid, for the retail price.

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WM. ELIOT SMITH, Pres. C. A. CALDWELL, Treas. EDWARD LEWIS, Sec. ALMON WOODS, Supt.

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R. & H. CHAMBERLAINE, Proprietors, dealers in Canned, Keg, and Shell Oysters, Chamberlaine's Wharf, Norfolk, Va. Season for 1873 and 1874 opens Sept. 1. Orders solicited. The genuine Lynn Haven and Horn Harbor Oysters a specialty.

AMUSEMENTS.

M'VICKER'S THEATRE.

Production of an entirely new American Play, by Louis Vider, being a Story of Domestic Life, founded on facts, entitled

IMMOLATION.

Miss Ada Gray, Mrs. Mary Myers, Mrs. Stonsall, Messrs. O'Neil, Norris, Bock, Rainford, and Seymour in the cast. Every evening this week and SATURDAY MATINEE.

In Rehearsal—SARATOGA.

MYERS' OPERA HOUSE.

Monroe-st., between Dearborn and State.

Arlington, Cotton & Kemble's Minstrels.

First week of the Sensational and Pictorial Sketch of LIFE ON THE FRONTIER,

In which every member of the Company will appear. Bobby Newcomb, Mackin and Wilson, Ernest Linden, Billy Rice, Master G. Davenport, William Arlington, Ben Cotton, and J. R. Kemble in New Specialties. Every evening and Saturday Matinee.

Look out for "The Funny Mokes in a Fog."

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LAST DAY of America's Dramatic Queen,

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And the talented young Tragedian,

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Afternoon at 2, evening at 8, last representation of the Grand Historical Spectacular Drama,

AMY ROBSART!

With all its wealth of Gorgeous Scenery.

Monday—JOS. MURPHY'S HELP.

HOOLEY'S THEATRE.

THE PARLOR HOME OF COMEDY.

This afternoon and night, positively last two performances of the Great Success, Bartley Campbell's graphic picture of Life at the Sea Side,

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Every Evening and at the Wednesday and Saturday Matinees. Nightly received with THUNDERS OF APPLAUSE.

Monday, Sept. 29—MAN AND WIFE.

In preparation—Bartley Campbell's latest—HEARTS.

GLOBE THEATRE,

Desplaines-st., near Madison.

SUNDAY EVENING, Sept. 28, 1873,

Grand Sacred Concert,

Given by the Bavarian Military Band of the Fifth Battalion

ROYAL BAVARIAN SHARPSHOOTERS,

In full Parade Uniform. Leader, A. KETTERING. Concert commences at 8 o'clock p. m. Admission, 50c; Reserved Seats, 75c.

ATTENTION.

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OF THE

POLISH AMERICAN GUARD,

TO BE GIVEN AT

OGDEN'S GROVE, Sunday, Sept. 28, 1873.

We invite all Military Guards and the Public. Meeting place, corner of Chicago and Milwaukee-avs., at 9 o'clock in the morning. A. B. ZAREMBA, Major, Commander of the Guard.

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SATURDAY EVENING, Sept. 27, 1873,

GRAND AND ONLY CONCERT,

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LEADER........A. KETTERING.

Concert commences at 8 o'clock. Admission 50 cents.

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Entire Change of Programme this Week. First time of the Burlesque entitled the

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Every Evening, Wednesday and Saturday Matinees.

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For a short season, DAN MORRIS & HOWORTH'S HIBERNICA, or TOUR THROUGH IRELAND.

DAN MORRIS as........Barney, the Dublin Car Man.

MISS JOSIE MORRIS as........Kitty O'Connor.

Matinee on Saturday and Wednesday at 2 p. m.

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DANCING ACADEMY,

128 Twenty-fourth-st., near Indiana-av.,

WILL OPEN SATURDAY, OCT. 4.

GLOBE, THE PEOPLE'S THEATRE

This afternoon at 2¼, evening at 8 o'clock, last performances of Palmer & Co.'s Grand Spectacle Company in

The Hunchback of Notre Dame.

Monday—Ned Buntline and His Scouts.

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From New York, of NATURAL SCIENCE and ART, No. 148 South Clark-st., near Madison. Tickets, 50 cts. For gentlemen only. Doors open from 9 a. m. to 10 p. m.

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FOR SALE.

FOR SALE

PROPELLER METEOR

For Account of Owners and Underwriters.

As she now lies at Clark's Dry-Dock, Detroit, together with her engines, boilers, anchors, chains, etc.

This vessel was burned last June, has since been raised, and is now afloat. She has two engines of 26½x28 inch cylinder, built by the Cuyahoga Steam Engine Works, of Cleveland. Her boilers are 20x8 feet, and apparently in good condition.

The undersigned will receive proposals from parties desiring to purchase the property at private sale until

OCT. 1, 1873,

And if not sold before that date the same will be sold at auction to the highest bidder. Sale will take place at 11 o'clock a. m. on board of the vessel at Trowbridge & Wilcox's Dock, foot of Woodward-av., Detroit.

Terms will be made known on day of sale.

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THE CINCINNATI RAILWAY IRON WORKS,

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CINCINNATI, O.,

MANUFACTURE RAILWAY IRON,

Solid I Beams,

Channel Plate, T, Angle, and heavy Iron generally for Bridges and Fire-Proof Buildings.

Address ARTHUR G. MOORE, Superintendent.

STOCKHOLDERS' MEETING.

Rockford, Rock Island & St. Louis Railroad Company,

PRESIDENT'S OFFICE, ROCK ISLAND, Ill., Sept. 1, 1873.

STOCKHOLDERS' MEETING.

Notice is hereby given that the annual meeting of the Stockholders of the Rockford, Rock Island & St. Louis Railroad Company will be held at the Offices of the Company in the city of Rock Island, Ill., on Wednesday, the 8th day of October next, at 12 o'clock, noon.

R. R. CABLE, President.

JOHN P. WHITEHEAD, Secretary.

SCALES.

FAIRBANKS' STANDARD SCALES OF ALL SIZES. FAIRBANKS, MORSE & CO 111 AND 113 LAKE-ST.

SALVE.

All Right Salve for Burns, Boils,

CORNS!

25 cents a box. DR. STEPHENS. 124 Dearborn-st.

EDUCATIONAL.

Family and Day School,

NEW YORK CITY.

MISS BRACKETT and MISS ELIOT will reopen their school for girls from six to twenty-one, Wednesday, Sept. 24, at 117 East Thirty-sixth-st. Girls fitted for any College. Refer to Rev. Robert Collyer, Chicago.

EDGEWORTH SCHOOL,

MRS. BURGWYN MAITLAND, PRINCIPAL,

673 WABASH-AV.

English, French, and German Boarding and Day School for Young Ladies and Little Girls. The duties of the School will be resumed Sept. 18.

MADEMOISELLE TARDIVEL'S FRENCH SCHOOL Reopens Sept. 17. The only one in New York where French is taught as in Paris. Superior English education. Drawing, Latin, and Singing included in the tuition. Boarders have an excellent home. For circulars, 25 West Forty-sixth-st., N. Y. Refers by permission to Mrs. R. R. Goodell, Mrs. Geo. M. Pullman, Chicago, Ill.; Mrs. Geo. P. Plant, St. Louis; Mrs. C. H. Ball, Quincy, Ill.; J. McGinniss, Jr., N. Y.; T. Ireland, L. H. Sooley, Cincinnati.

COTTAGE HILL SEMINARY—FOR YOUNG LADIES, Poughkeepsie, N. Y. Music and the fine arts a specialty. Opens Sept. 17. C. C. WETSELL, Principal and Proprietor.

DR. VAN NORMAN'S CLASSICAL, ENGLISH, French, and German, Family and Day School for young ladies and children, 71, 73, and 75 East Sixty-first-st., Central Park, New York, will commence its Seventeenth year Sept. 25, 1873. For full information send for catalogue. Address the REV. D. C. VAN NORMAN, LL. D., 75 East Sixty-first-st.

MME. O. da SILVA AND MRS. ALEX. BRADFORD'S (formerly Mrs. Ogden Hoffman's) English, French, and German Boarding and Day School for young ladies and children, 17 West Thirty-eighth-st., New York, reopens September 24. Applications may be made as above.

MISS BULKLEY'S BOARDING AND DAY School for Young Ladies, Tarrytown on the Hudson, will reopen Sept. 17.

OCEAN NAVIGATION.

NATIONAL LINE

OF STEAMSHIPS.

Sailing from New York for Queenstown and Liverpool every Saturday, and for London direct every fortnight.

For QUEENSTOWN and LIVERPOOL, from Piers 44 and 47, North River.

France........Sept. 20. | Spain........Oct. 11.
Egypt........Sept. 27. | Italy........Oct. 18.
Greece........Oct. 4. | France........Oct. 25.

Cabin Passage, $70, $80, and $90 Currency.

Return Tickets, $140 and $160 Currency.

STEERAGE PASSAGE, $30, currency.

Passengers booked to or from German and Scandinavian points at low rates.

The Steamships of this line are the largest in the trade. Drafts on Great Britain, Ireland, and the Continent.

WILLIAM MACALISTER, Gen'l Western Agent,

Northeast corner Clark and Randolph-sts. (opposite new Sherman House), Chicago.

STATE LINE.

NEW YORK TO GLASGOW, LIVERPOOL, BELFAST AND LONDONDERRY.

These elegant new steamers will sail from Pier 36, North River, foot of North Moore-st., as follows:

GEORGIA........Wednesday, Oct. 1.
PENNSYLVANIA........Wednesday, Oct. 15.
VIRGINIA........Wednesday, Oct. 29.
GEORGIA........Wednesday, Nov. 12.

And every alternate Wednesday thereafter, taking passengers at through rates to all parts of Great Britain and Ireland, Norway, Sweden, Denmark, and Germany. Drafts for £1 and upwards.

For freight or passage apply to AUSTIN BALDWIN & CO., Agents, 72 Broadway.

Steerage Passage Office, No. 45 Broadway.

SAMPLE & HARGIS, cor. Canal and Madison-sts., Chicago.

NEW YORK TO CARDIFF,

BRISTOL, LONDON,

And all Other Points in England and Wales.

The South Wales Atlantic Steamship Company's new first-class Steamships will sail from Pennsylvania Railroad Wharf, Jersey City;

PEMBROKE........Oct. 4

GLAMORGAN........Oct. 25

These steamships, built expressly for the trade, are provided with all the latest improvements for the comfort and convenience of Cabin and Steerage Passengers. First Cabin, $80 currency; Second Cabin, $55 currency; Steerage, $30 currency; prepaid Steerage certificates from Cardiff, $32. Drafts for £1 and upwards.

For further particulars, apply in Cardiff, at the Company's Offices, No. 1 Dock Chambers, and in New York to ARCHIBALD BAXTER & CO., Agents, No. 17 Broadway.

Sailing twice a week from New York, and carrying passengers to all parts of Great Britain, Ireland, Continental Europe, and the Mediterranean. Cabin from $65; Steerage, British and Irish ports east, $30; west, $32. Continental ports same as other regular lines. All payable in U. S. currency. Apply for full information at the Company's offices, No. 7 Bowling Green, New York, and N. E. corner LaSalle and Madison-sts., Chicago.

HENDERSON BROTHERS, Agents.

ALLAN LINE

MONTREAL OCEAN STEAMSHIP CO.

22 FULL-POWERED FIRST-CLASS STEAMERS.

Liverpool, Londonderry, and Glasgow. Tri-weekly to and from Quebec (Portland in winter). Also, fortnightly to and from Baltimore, calling at Queenstown, Halifax, and Norfolk.

For passage, freight, or any information, apply to ALLAN & CO., Agents, 72 & 74 LaSalle-st.

PROPOSALS.

Proposals for Tunnel.

OFFICE OF THE WATER COMMISSIONERS, 20 WEST SWAN-ST., BUFFALO, Sept. 24, 1873.

SEALED PROPOSALS will be received at this office until Wednesday, Oct. 15, at 9 a. m., for extending and completing the new tunnel for the Buffalo City Water Works under the Niagara River.

Plans, specifications, and quantities for the above work can be seen at this office, and the tunnel as far as completed (a distance of 878 feet) can now be examined at any time by the contractors.

Every bid must specify a gross sum for the completion of the entire work, and be accompanied by a bond or bonds in the sum of ten thousand dollars, binding the party or parties making the proposal to enter into a contract with the city if the work is awarded to them.

The Commissioners reserve the right to accept or reject any or all bids.

C. J. WELLS, P. S. MARSH, JAMES RYAN, Water Commissioners.

MEDICAL CARDS.

DR. C. BIGELOW

CONFIDENTIAL PHYSICIAN, 277 and 279 South Clark-st., corner Van Buren, Chicago.

It is well known by all readers of the papers, that Dr. C. Bigelow is the oldest established physician in Chicago. Science and experience have made Dr. B. the most renowned SPECIALIST of the age, honored by the press, esteemed of the highest medical attainments by all the medical institutes of the day, having devoted TWENTY YEARS OF HIS LIFE in perfecting remedies that will cure positively all cases of CHRONIC AND SPECIAL DISEASES in both sexes.

CONSULTATION FREE. SEPARATE PARLORS for ladies and gentlemen. Call. CORRESPONDENCE CONFIDENTIAL. Address all letters, with stamps, to Dr. C. BIGELOW, 277 and 279 South Clark-st.

Times, Oct. 22, 1868.

DR. BIGELOW is a regularly bred physician. His reputation is best known here in our midst. He wants no distant reference, but is well spoken of by every one entrusting themselves to his care. While the world endures this class of physicians are required, and if any one needs such service, it is of the utmost importance to engage only a man whose experience is equal to his offer of medical aid, and without prejudice, or any interest in saying other than the truth, we recommend most cordially and emphatically such to visit DR. BIGELOW, at his Central Rooms, 277 and 279 South Clark-st., Chicago.

DR. A. G. OLIN,

352 WABASH-AV.,

OPPOSITE POST OFFICE,

The most renowned specialist of the age in the treatment of all Chronic Diseases of both sexes. Seminal Weakness, Nervousness, Aversion to Society, Impaired Sight, Loss of Memory, &c., permanently cured. No matter who have failed, call or write. It is self-evident that a physician making a certain class of diseases for thirty years his study, and treating thousands of cases yearly, must acquire greater skill in his specialty than one in general practice. Physicians of high standing, in this and other cities, recognize this fact and recommend patients to Dr. Olin for treatment.

Office Hours, 9 a. m. to 8 p. m. Sundays, 1 to 3 p. m. Call or write for his late work, "Lost Manhood," free of charge.

NO CURE! NO PAY!! Dr. Kean,

360 South Clark-st., Chicago,

May be confidentially consulted, personally or by mail, free of charge, on all chronic or nervous diseases.

DR. J. KEAN is the only physician in the city who warrants cures or no pay.

Green Book sent for 50 cents. Illustrated with numerous fine engravings.

Dr. TOWNSEND,

183 SOUTH CLARK-ST.,

Continues to cure all Chronic, Nervous, and Urinary Diseases of both sexes, and may be confidentially consulted, personally or by mail, free of charge. Female difficulties treated with success. His Medical Treatise to ladies and gentlemen sent free.

DR. STONE,

112 WEST MADISON-ST., CHICAGO, ILL., (a regular graduate in medicine), treats all Chronic Diseases, of both sexes. Cures guaranteed. All Female Difficulties treated with success. Medicines furnished. Consultation free. A book on special diseases, circulars, &c., for married folks—free for two stamps. All letters confidential.

CASTOR OIL.

McLAIN'S CANDIED CASTOR OIL is the trade name. It is syrup with F. Ext. Castor Bean, thereby a perfect substitute for Castor Oil. For Children and Adults it is an excellent physic. McLain's Vermifuge Bonbons are excellent. Children love them, worms don't. Price, 25 cents for either. For sale by all druggists. VAN SCHAACK, STEVENSON & REID, Nos. 92 and 94 Lake-st., Chicago, Sole Agents.

RAILROAD TIME TABLE.

ARRIVAL AND DEPARTURE OF TRAINS.

Summer Arrangement.

EXPLANATION OF REFERENCE MARKS.—† Saturday excepted. * Sunday excepted. ‡ Monday excepted. ‖ Arrive Sunday at 8:00 a. m. § Daily.

MICHIGAN CENTRAL & GREAT WESTERN RAILROADS.

Depot, foot of Lake st., and foot of Twenty-second-st. Ticket office, 67 Clark st., southeast corner of Randolph, and 75 Canal-st., corner of Madison.

	Leave.	Arrive.
Mail (via main and air line)	* 5:00 a. m.	* 8:15 p. m.
Day Express	* 9:00 a. m.	* 8:00 p. m.
Jackson Accommodation	‖ 3:35 p. m.	§10:30 a. m.
Atlantic Express	§ 5:15 p. m.	§ 8:00 a. m.
Night Express	†*9:00 p. m.	†*6:30 a. m.
GRAND RAPIDS AND PENTWATER.		
Morning Express	9:00 a. m.	8:00 p. m.
Night Express	†9:10 p. m.	*6:00 a. m.

HENRY C. WENTWORTH, General Passenger Agent.

CHICAGO & ALTON RAILROAD.

Chicago, Kansas City and Denver Short Line, via Louisiana, Mo., and Chicago, Springfield, Alton and St. Louis Through Line. Union Depot, West Side, near Madison-st. bridge. Ticket Offices: At Depot, and 122 Randolph-st.

	Leave.	Arrive.
Kansas City Express via Jacksonville, Ill., and Louisiana, Mo.	* 9:30 a. m.	* 8:10 p. m.
Kansas City Fast Express, via Jacksonville, Ill., and Louisiana, Mo.	† 9:00 p. m.	‡ 7:30 a. m.
St. Louis Express, via Main Line	* 9:30 a. m.	* 8:10 p. m.
St. Louis Fast Express, via Main Line	9:00 p. m.	7:30 a. m.
St. Louis Express, via Jacksonville Division	† 9:00 p. m.	‡ 7:30 a. m.
Springfield Express	* 9:30 a. m.	* 8:10 p. m.
Springfield Fast Express	9:00 p. m.	7:30 a. m.
Jefferson City Express	† 9:00 p. m.	‡ 7:30 a. m.
Peoria, Keokuk & Burl'n Ex.	* 9:00 p. m.	* 8:10 p. m.
Wenona, Lacon, and Washington Express	* 4:20 p. m.	* 8:10 p. m.
Joliet & Dwight Accommodation	* 4:20 p. m.	* 9:40 a. m.

CHICAGO, MILWAUKEE & ST. PAUL RAILWAY.

Union Depot, corner Madison and Canal-sts.; Ticket Office 63 South Clark-st., opposite Sherman House, and at Depot.

	Leave.	Arrive.
Milwaukee, St. Paul & Minneapolis Day Express	* 9:30 a. m.	‡ 6:50 a. m.
Milwaukee & Prairie du Chien Mail and Express	* 5:00 p. m.	*11:00 a. m.
Milwaukee, St. Paul & Minneapolis Night Express	† 9:30 p. m.	* 4:15 p. m.

CHICAGO, BURLINGTON & QUINCY RAILROAD.

Depots—Foot of Lake-st., Indiana-av., and Sixteenth-st., and Canal and Sixteenth-sts. Ticket offices, No. 59 Clark-st., and at depots.

	Leave.	Arrive.
Mail and Express	* 7:30 a. m.	* 8:00 p. m.
Ottawa and Streator Passenger	* 7:30 a. m.	8:00 p. m.
Dubuque and Sioux City Exp.	* 9:10 a. m.	* 2:35 p. m.
Pacific Fast Line	*10:00 a. m.	* 3:35 p. m.
Aurora Passenger	* 3:15 p. m.	* 8:15 a. m.
Mendota & Ottawa Passenger	* 4:20 p. m.	* 9:55 a. m.
Downer's Grove Accommodation	* 1:45 p. m.	* 7:20 a. m.
Aurora Passenger	* 5:30 p. m.	* 8:55 a. m.
Aurora Passenger (Sunday)	1:00 p. m.	10:00 a. m.
Dubuque & Sioux City Exp.	† 9:05 p. m.	‡ 7:00 a. m.
Pacific Night Express	* 9:30 p. m.	‡ 7:40 a. m.
Downer's Grove Accommodation	* 6:15 p. m.	* 5:15 p. m.
Texas Express	† 9:00 p. m.	7:45 a. m.

ILLINOIS CENTRAL RAILROAD.

Depot foot of Lake-st. and foot of Twenty-second-st. Ticket office, 121 Randolph-st., near Clark.

	Leave.	Arrive.
St. Louis Express	* 8:25 a. m.	* 8:50 p. m.
St. Louis Fast Line	† 8:15 p. m.	* 7:55 a. m.
Cairo Mail	* 8:25 a. m.	* 8:50 p. m.
Cairo Express	† 8:15 p. m.	* 7:55 a. m.
Springfield Express	* 8:25 a. m.	* 8:50 p. m.
Springfield Express	† 8:15 p. m.	* 7:55 a. m.
Dubuque & Sioux City Ex.	* 9:10 a. m.	* 2:35 p. m.
Dubuque & Sioux City Ex.	† 9:05 p. m.	‡ 7:00 a. m.
(a) Gilman Passenger	* 5:15 p. m.	* 9:20 p. m.
Hyde Park and Oak Woods	* 6:10 a. m.	* 6:49 a. m.
Hyde Park and Oak Woods	* 7:10 a. m.	* 7:45 a. m.
Hyde Park and Oak Woods	* 9:00 a. m.	* 8:40 a. m.
Hyde Park and Oak Woods	§12:10 p. m.	* 9:20 a. m.
Hyde Park and Oak Woods	* 3:00 p. m.	§10:30 a. m.
Hyde Park and Oak Woods	* 4:20 p. m.	§ 1:45 p. m.
Hyde Park and Oak Woods	* 5:15 p. m.	* 6:25 p. m.
Hyde Park and Oak Woods	* 6:10 p. m.	* 6:55 p. m.
Hyde Park and Oak Woods	*11:10 p. m.	* 7:40 p. m.

(a) Runs to Champaign on Saturdays.

CHICAGO & NORTHWESTERN RAILROAD.

City offices, corner Randolph and LaSalle-sts., and 75 Canal-st., corner Madison-st.

	Leave.	Arrive.
a Pacific Fast Line	*10:15 a. m.	* 3:15 p. m.
a Dubuque Day Ex. via Clinton	10:15 a. m.	* 3:15 p. m.
a Omaha Night Express	†10:45 p. m.	‡ 6:30 a. m.
a Dubuque Night Ex. via Clinton	10:45 p. m.	6:30 a. m.
a Freeport & Dubuque Express	* 9:15 a. m.	* 2:00 p. m.
a Freeport & Dubuque Express	* 9:15 p. m.	* 6:15 a. m.
b Milwaukee Mail	* 8:00 a. m.	*10:20 a. m.
b Milwaukee Express	* 9:30 a. m.	* 4:00 p. m.
b Milwaukee Passenger	* 5:00 p. m.	* 7:40 p. m.
b Milwaukee Passenger (daily)	§11:00 p. m.	§ 5:00 a. m.
b Green Bay Express	9:40 a. m.	7:00 p. m.
b St. Paul Express	*10:10 a. m.	4:00 p. m.
b Marquette Express	* 9:00 p. m.	* 6:30 a. m.
b St. Paul Express	† 9:30 p. m.	† 6:30 a. m.

a—Depot corner of Wells and Kinzie-sts.
b—Depot corner of Canal and Kinzie-sts.

W. H. STENNETT, Gen. Pass. Agent.

COLORADO, KANSAS & NEW MEXICO.

Ticket and Freight Office, 77 Clark-st.

Special Inducements. Great New Route. A., T. & St. Fe R. R. W. E. WEBB, Gen'l Ag't.

CHICAGO, ROCK ISLAND & PACIFIC RAILROAD.

Depot, corner of VanBuren and Sherman-sts. Ticket office, Grand Pacific Hotel.

	Leave.	Arrive.
Omaha, Leavenw'th & Atchison Ex	*10:15 a. m.	* 3:45 p. m.
Peru Accommodation	* 5:00 p. m.	* 9:30 a. m.
Night Express	†10:00 p. m.	‡ 7:00 a. m.
Leavenworth & Atchison Express	†10:00 p. m.	‡ 7:00 a. m.

LAKE SHORE & MICHIGAN SOUTHERN RAILROAD.

Depot, Van Buren-st., foot of LaSalle-st. Ticket offices, northwest corner Clark and Randolph-sts., and southwest corner Canal and Madison-sts.

	Leave.	Arrive.
Mail, via Air Line and Main Line	* 6:40 a. m.	* 6:55 p. m.
Special New York Express, via Air Line	* 9:00 a. m.	* 8:00 p. m.
Atlantic Express, via Air Line	5:15 p. m.	8:00 a. m.
Night Express, via Main Line	*†10:20 p. m.	*†6:30 a. m.
Elkhart Accommodation	* 3:40 p. m.	* 9:55 a. m.
South Chicago Accommodation	12:00 m.	1:50 p. m.

PITTSBURGH, FORT WAYNE & CHICAGO RAILROAD.

	Leave.	Arrive.
Day Express	* 9:00 a. m.	‡ 7:30 p. m.
Pacific Express	§5:10 p. m.	§ 6:30 a. m.
Fast Line	†*9:00 p. m.	†*8:00 a. m.
Mail	* 4:55 a. m.	* 6:10 p. m.
Valparaiso Accommodation	* 3:30 p. m.	* 9:05 a. m.

CHICAGO, INDIANAPOLIS & CINCINNATI THROUGH LINE, VIA KANKAKEE ROUTE.

From the Great Central Railroad Depot, foot of Lake-st. For through tickets and sleeping-car berths apply at our new Ticket office, 121 Randolph-st., near corner Clark; 75 Canal-st., corner Madison; 96 LaSalle-st., corner Washington, and at Illinois Central Depot.

Leave Chicago	* 9:20 a. m.	§ 8:45 p. m.
Arrive at Lafayette	* 2:35 p. m.	1:50 a. m.
Arrive at Indianapolis	* 5:55 p. m.	4:45 a. m.
Arrive at Cincinnati	*10:30 p. m.	9:50 a. m.

Trains arrive at Chicago at 7:57 a. m., 8:35 a. m., and 7:40 p. m. Only line running Saturday night train to Indianapolis and Cincinnati. South End passengers can get baggage checked and take train at Twenty-second-st. Depot.

CONVICT LABOR.

OFFICE OF THE

Kansas State Penitentiary,

Leavenworth, Kan., Sept. 5, 1873.

The labor of 200 convicts, or whatever may not be employed by the State on buildings and necessary work about the Prison, is offered to the highest bidder.

There are now 340 convicts in the Prison. Seventy are at the present time employed in manufacturing wagons, buggies, and carriages.

Parties employing the labor will be allowed to pursue such branches of manufacturing as they desire, and that are usually carried on in other Penitentiaries.

Offers will be received for 50 to any number that may be subject to contracting in the Prison.

The shop now ready for occupancy are as follows: One brick shop, 180x50 feet, 2-stories in height, of 12 feet each, tin roof, with a new 65-horse power engine and boiler occupying one end of this building in two separate rooms; this building is now used as blacksmith and wood-work shops for the manufacture of wagons, &c. Directly at right angles with this building is a one-story brick shop, 100x50 feet, for blacksmith shop, with blacksmith forges in the centre, with slate roof.

On the same line with this are two shop rooms of 200x51 feet.

The necessary heating pipes will be put in shops. The contractor would be required to heat the shops at his own expense, unless otherwise agreed upon at time of making contract.

All shops and the boiler and engine are new and in perfect order.

Contractors to commence work by the 5th day of November, 1873, or as soon thereafter as would be possible, and continue for a term of years to be agreed upon, and not to exceed ten years.

Five hundred dollars ($500) in currency or bankable paper must be deposited with each bid, as a security for complying with bid if award is made.

The contracting parties will be required to give bond for the faithful performance of their contract in the sum of ten to forty thousand dollars, or such a sum in proportion to the number of convicts employed.

Payments for the labor will be required to be made monthly, by the 10th day of each month succeeding that in which the labor was performed.

Contractors will not be required to pay for any time lost by reason of sickness, or while convicts are confined in their cells under punishment, but convicts will be allowed to bathe, shave, see the surgeon, and receive visits from friends in accordance with the rules of the Prison, without any deduction for lost time on that account.

An average of nine (9) hours during the year will be considered a day's labor.

All bids to be sealed, and will be received until 2 o'clock p. m., the 15th day of October, 1873.

Bidders are requested to be present at opening of bids. The right is reserved to reject any or all bids.

The Kansas Penitentiary is located five miles south of Leavenworth City, on the Leavenworth & Lawrence Branch of the Kansas Pacific Railway, rendering railroad communication easy. Coal can be had from the Leavenworth coal mine in any quantity.

Any further information may be had by addressing the Warden, Leavenworth, Kansas, to whom all bids are to be addressed.

By order of the Board of Directors.

HENRY HOPKINS, Warden.

MACHINERY.

WILLIAM A. HARRIS,

Providence, R. I., Builder of the

HARRIS-CORLISS ENGINE

With Harris' Patent Improvements. Send for Circulars. A 30-horse Engine is on exhibition at the Cincinnati Exposition until October 4, and a 60-horse Engine at the Louisville Exposition until October 21.

TERMS OF THE TRIBUNE.

TERMS OF SUBSCRIPTION (PAYABLE IN ADVANCE).

Daily, by mail	$12.00	Sunday	$2.50
Tri-Weekly	6.00	Weekly	2.00

Parts of a year at the same rate.

To prevent delay and mistakes, be sure and give Post Office address in full, including State and County.

Remittances may be made either by draft, express, Post Office order, or in registered letters, at our risk.

TERMS TO CITY SUBSCRIBERS.

Daily, delivered, Sunday excepted, 25 cents per week.

Daily, delivered, Sunday included, 30 cents per week.

Address THE TRIBUNE COMPANY, Corner Madison and Dearborn-sts., Chicago, Ill.

TO-DAY'S AMUSEMENTS.

HOOLEY'S THEATRE—Randolph street, between Clark and LaSalle. "Peril." Afternoon and evening.

McVICKER'S THEATRE—Madison street, between Dearborn and State. "Immolation." Afternoon and evening.

ACADEMY OF MUSIC—Halsted street, between Madison and Monroe. Engagement of Mrs. D. P. Bowers "Amy Robsart." Afternoon and evening.

AIKEN'S THEATRE—Corner Wabash avenue and Harrison street. "Thieves of Bagdad." Afternoon and evening.

GLOBE THEATRE—Desplaines street, between Madison and Washington. "Hunchback of Notre Dame." Afternoon and evening.

MYERS' OPERA-HOUSE—Monroe street, between Dearborn and State. "Mag's New Delaine." Minstrelsy and comicalities. Afternoon and evening.

BUSINESS NOTICES.

INSTEAD OF BITTER, USE SWEET QUININE

AN OLD NURSE FOR CHILDREN.—DON'T FAIL to procure MRS. WINSLOW'S SOOTHING SYRUP, for children teething.

HAVANA LOTTERY—WE SOLD THE $500,000 IN the extraordinary drawing, April 22. Circulars sent, information given. J. B. MARTINEZ & CO., 10 Wall-st., P. O. Box 4,685. New York

BATCHELOR'S HAIR DYE. THIS SPLENDID hair dye is the best in the world. The only true and perfect dye. Harmless, reliable, and instantaneous; no disappointment; no ridiculous tints or unpleasant odor. Remedies the ill effects of bad dyes and washes. Produces immediately a superb black or natural brown, and leaves the hair clean, soft, and beautiful. The genuine, signed W. A. Batchelor. Sold by all druggists. CHARLES BATCHELOR, Proprietor, N. Y. VAN SCHAACK, STEVENSON & REID, Agents.

The Chicago Tribune.

Saturday Morning, September 27, 1873.

NOTICE TO ADVERTISERS.

The pressure upon our columns on Sunday morning is so great that we are compelled to request advertisers to send in their advertisements for that issue at as early an hour as possible, in order that they may with certainty secure the proper classification.

The advance in the price of gold yesterday was probably caused by the now admitted fact that the Government will be required to issue $20,000,000 of the so-called reserve greenbacks, to pay its current expenses. If the revenues should fall off considerably, it would be necessary to issue the whole $44,000,000, and this is probably the understanding of the street.

The attendance at the Exposition Building yesterday, during the day and night, was very good, though smaller than it would have been had not the present panic turned the thoughts of so many to other things. The visitors from the country have not yet begun to arrive, since it will be a few days before the excursion tickets will be issued. The display is steadily improving, and the vacant places rapidly filling up. The mechanical part of the Exposition is very full, and contains a number of complicated and interesting machines which are in full operation.

Up to 8 o'clock last night, the receipts yesterday of currency by express exceeded $750,000, one-third of which came from Boston. In addition to this, there were several persons reached Chicago yesterday to purchase grain, especially barley, at the reduced prices; each of these persons brought his currency with him. Brewers and distillers who can command the money are making the best of the market by cash purchases. It is probable that the city contained one million of dollars more in currency last night than it did in the morning.

It is said that unless arrangements are made for the transportation of grain from the West direct to Boston, the Cunard steamers will have to leave that port without cargoes. It would seem to be more rational for these steamers, if they cannot get return cargoes at Boston, to select some other port as their American terminus. If Boston capital would expedite the completion of the St. Lawrence canals and the connection with Lake Champlain, they could have Western produce delivered in the heart of New England and within easy access of Boston, direct from Chicago.

The Chicago *Times* says that the inflammatory announcement which it made on Thursday, that all the banks in this city had resolved to "close their places," was an accident. If it were an accident, it was one entailing enormous consequences, but in point of fact it was not an accident. It was a reckless, incendiary attempt to create a sensation, the results of which have been so disastrous that the sensation-monger himself is frightened at his own work. The run of the country banks on the city banks was precipitated by it, and this led to the run of the city depositors, who saw the money going away from them in carpet-bags and hastened to get their share.

A political party, to be known as the People's Independent Party, was formed by the Convention which met at Sacramento on Thursday evening, to nominate independent State judicial officers. No such action was thought of when the Convention was called, but when the delegates from the different parts of the State came together, their feeling was overwhelmingly in favor of such an organization. The resolutions of the Convention denounce all kinds of subsidies and State aid to railroads or other corporations, oppose the present tariff, and applaud Gov. Booth for his course in resistance to the encroachments of the railroad corporations. Gov. Booth, when called upon for a speech, declared that so honest and spontaneous a movement had never before been seen in the State, and predicted its success.

The Chicago produce markets were tame yesterday, and most of them lower, as a consequence of the suspension of several banks. Mess pork was quoted 50c@$1.00 per brl lower, at $14.75@15.00 cash, and $12.50@13.00 seller December. Lard was dull, and ⅛@¼c per lb lower, at 7⅝@7¾c cash, and 7⅜c seller December. Meats were dull at 7⅝@7¾c for shoulders, 8⅛@8¼c for short ribs, 8¾c for short clear, and 9@11c for sweet pickled hams. Highwines were quiet, and 1@2c lower, at 90c per gallon. Lake freights were quiet and firm at 8c for corn to Buffalo. Flour was dull and heavy. Wheat was dull and 4c lower, closing at 94c cash and 98c seller October. Corn was quiet and firm at ½@1c decline, closing at 35c cash, and 37½c seller October. Oats were quiet and ½@1c lower, closing firm at 26½c cash, and 28c seller October. Rye was in good demand and a shade firmer, at 63c. Barley was quiet and 5@7c higher, closing at $1.18 for No. 2, and $1.00 for No. 3.

The hog market was inactive, with little or no change in prices, sales making at $4.15@4.50. Cattle and sheep were dull and weak.

The banks of Chicago by their representatives held a meeting at the Clearing-House last night, and several hours were spent in vain discussion upon issuing loan-certificates to be used at the Clearing-House. A motion to this effect was voted down. Finally, a committee was appointed to report some plan of action to an adjourned meeting, to be held to-night. The Committee is composed of Mr. Rumsey, of the Corn Exchange; Mr. Lombard, of the Fifth; Mr. Rutter, of the Traders'; Mr. Clarke, of the Hibernian; and Mr. Greenebaum, of the German National. The banks which suspended yesterday were present at the meeting, and evidently sought to induce the other banks to follow their course. At the meeting a dispatch from New York was read stating that greenbacks were worth from 1@2 per cent more than certified checks. After the adjournment of the meeting, Mr. Coolbaugh and others remained in the room, and also Messrs. Rutter, Clarke, and Lombard, of the Committee. After some discussion, it was stated that a majority of the Committee would report in favor of adopting the New York system, the checks to be paid only through the Clearing-House.

THE SITUATION.

The most untoward event of the last twenty-four hours is the failure and closing of five National Banks of this city. The National Banks all over the country have generally been able to maintain themselves thus far upon the rule adopted by the New York banks. From New York and Boston there comes the assurance that the banks are able to sustain themselves. In both these cities, as elsewhere, the banks are able to accommodate their depositors with sufficient currency to enable them to carry on their business. The mercantile classes do not seem to have been thus far affected, and have been able to meet all their obligations as they matured. Deposits are still made in all the banks. That there has been a withdrawal of currency for the purpose of hoarding it in private safes is obvious; but if the banks continue to meet the requirements of their customers a few days longer, most of this hoarded currency will come forth. We repeat that the suspension of the five Chicago banks is the most unfortunate event of the last twenty-four hours. The receipts of currency here by express are large. The country must have the breadstuffs and the provisions which are packed in our warehouses and stock-yards, and to get them the money must be sent here. At this moment, the most available capital in the country is grain and provisions. These just now constitute the circulating wealth of the country.

The importation of gold, which began in small sums a short time ago, continues, and there are several millions now on the way to this country. The Bank of England has advanced its rate of discount to 10 per cent, with a view of checking the flow of specie. It is doubtful whether this device will avail, there being a large deficiency of breadstuffs in England and France. Gold will buy breadstuffs here cheaper than elsewhere; therefore, gold will come.

It is to be admitted, however, that the continued maintenance of the present condition of the banks is doubtful. The various savings banks of the country are at work during the time gained by the requirement of notices to strengthen themselves for the day of settlement. They are, of course, absorbing a large amount of currency, which for the time is locked up. This interferes with the operations of the commercial banks, leaving them dependent on the forbearance of their depositors. That forbearance has been, as a general thing, very marked, and this makes the suspension of the five banks in this city more distinctively unfortunate. The Union National Bank did a very large business on money belonging to banks and bankers outside the city, upon which interest was paid. That kind of business is more difficult to manage in times of stringency than any other. The suspension of such business locks up not only whatever money the bank had of its own, but cuts off the means of other banks and bankers, thus extending its own unfortunate plight to all its correspondents.

Generally, as we have said, the condition of affairs yesterday was unchanged, except by the closing of five Chicago banks. What to-day will develop cannot be foretold.

TIME TO HALT.

No man can tell when, how, or where a panic will strike. Just now there is a mania for clutching greenback promises to pay. The people are hoarding them as though the crisis turned upon their possession. If they were so much gold, with an actual and recognized value all over the world, they might, perhaps, be regarded as the last refuge, and the insane desire to possess them and lay them away for future use might be partially justified. When it is remembered, on the contrary, that they have no intrinsic value, it is impossible to analyze and understand the wild fury which may yet render them worthless. It is time for the people to pause long enough in their insensate rage to consider where it will lead them, and how they will escape the suffering they are bringing upon themselves. It is not the bankers, nor, as a rule, their depositors, who will suffer most from the general suspension which may be forced upon the country. Capitalists, merchants, manufacturers, moneyed men, and institutions generally may sustain heavy losses. They may find themselves forced to sacrifice their property. It may become necessary for them to live less expensively. Their summer vacations may be curtailed, and their trips to Europe postponed. But this is not suffering. These people may be better if not happier for such a change in their habits of life. They are in no danger of hearing their children cry for bread or seeing those who are dearest to them shivering with cold. But the very retrenchments which they will be likely to make when the hard times come will fall crushingly upon those people who depend upon them for employment. Whenever they economize in their business they cut off men and women who have nothing but their labor to look to for their support. It is the mechanics and the laboring people who must suffer most from the effects of a panic which they have done nothing to precipitate. The country is teeming with excellent crops, which will be sold at low prices. Bread and meat will be cheap. The general conditions of prosperity will be at hand. And yet, with all these advantages, a general suspension will force men out of employment. The iron mills will perhaps stop work, and then car factories will follow, and so on. To hoard the currency is to withdraw the recognized medium for the transaction of business, and if the prevailing rage continues business must come to a stand-still.

The picture is an unpleasant one. We draw it with a purpose. Our moneyed men have a more serious responsibility than they are willing to see or acknowledge. They must not carry the industrial classes down to ruin in their headlong scramble for greenbacks. Such a result will react upon them in more ways than one. These people must live, employment or no employment. They cannot be permitted to suffer from hunger when there is plenty to eat, nor from cold when there is plenty of fuel. If they are furnished with no opportunity to work for their living, the living must be given to them. They will come back on the charity and public taxes of those who have money and business left. The real difference will be that the same class of men who now give them employment whereon they live must then give them bread and clothes and fuel, without the return of the good services of their sinew and skill. The suffering of the masses that will be thrown out of employment in case of a general suspension will be serious enough even at this. It will be all the more so because it will come upon them through no fault of their own.

It is this inevitable result of a continuance of the present senseless panic which the people should contemplate before all others. It can be averted now. The banks are the great fiscal agencies of this country. Though not the propelling power, they are the indispensable cog-wheel, without which the whole must stop. As a class, they are solvent. The legitimate banking business of the country was never on so sound a basis. The question of the hour is: Will you sustain them, or will you force them to go down? Their interest and yours is the same. Their downfall is your downfall, bringing with it an extent of suffering which you have no right to heap upon a class of people who have not shared your wild and baseless apprehensions. To throw the industrial classes, or any considerable portion of them, out of employment, is the very tip-top and acme of insensate folly. It is the direct road to ruin, and it is horrible that we should be frightened into it by an *ignis fatuus*. We say to the community now: Sustain the banks that are left to you, or the currency you are hoarding so sordidly will be worthless; the progress of the country will be checked; and you will be practically forced to divide what is left to you, under the forms of taxation, with those whom you will deprive of the only means they have of earning their living.

THE INFLUX OF GOLD.

The people of the United States have been worshiping the "green goddess of irredeemable paper" more than ten years. Another sovereign will soon make his appearance and dispute the supremacy. The popular delusion that there never could be a general suspension on a greenback basis, there being "nothing to suspend on," has been rudely dispelled. True, the suspension has not yet become general, but the ingredients for it are at hand, and everybody is now willing to admit that it might be so. The virtue of irredeemable paper to avert a panic has vanished into thin air.

Looking at the movement of gold from foreign countries to the United States,—a movement which cannot be stopped even if the Bank of England should be forced to suspend,—it is not impossible that specie payment may be forced upon the greenback-worshipers of this country in spite of themselves. What is to be done with this gold? If we were on a specie basis, it would strengthen the banks, and tend to restore confidence and avert the worst results of the crisis. If the ample resources of the Government had been devoted to redeeming its past-due paper in accordance with a solemn promise, instead of buying up an indebtedness having twenty years to run, this incoming gold, together with the stock already here, and the production of our mines, amounting to $1,000,000 per week, would soon ballast the crazy ship of finance. But that has not been done, and the question comes pressing upon us, What shall be done with this gold? Foreigners expect to buy our wheat with it, and buy it they will. Already telegrams have been received here from Canada inquiring at what price wheat can be bought for coin. There is nothing that cannot be had for gold in times of panic. Gold coin or bullion will domineer over the greenback at a terrible rate in any controversy that may arise between them respecting the possession of wheat, or pork, or anything else under the sun. The laws of the United States and the decisions of the highest tribunal recognize contracts made payable specifically in coin. It does not strain our eyesight to see in the near future a trade starting up on a gold basis, and "going it alone." It may be that the gold which is coming over will at first be sold for greenbacks, but as it accumulates it will become too costly to be hoarded. Unless it is in circulation performing its natural office, somebody must lose the interest on it. No great accumulation can be long held idle. Nor can it go out of the country so long as foreign exchange is below par, as it must be for a long time to come. There will be a powerful force at work to drive this gold into the channels of business. It will not circulate on an equality with greenbacks, but it may circulate, nevertheless; and, to whatever extent it moves, it will relieve the existing pressure. What the precise result will be we shall not attempt to predict, but it will probably make a better speech in favor of specie payments than Boutwell or Grant ever made in favor of taxing the people one hundred millions per annum over and above the needs of the Goverament, in order to buy, at a premium bonds having fifteen or twenty years to run.

THE STATE OF THE TREASURY.

This is a good time to talk about Revenue Reform, for the condition of the United States Treasury is one of imminent danger. Whatever may be the vicissitudes of banks and bankers, there is danger that the Treasury itself may be brought to a suspension, unless it be averted by speedy legislation. On the 20th of September, the coin balance in the Treasury was as follows:

Coin in Treasury	$83,623,595
Outstanding certificates	36,194,700
Belonging to United States	$47,428,895

The currency balance has been reduced by the purchase of $12,000,000 of bonds at an average of 110. The income of the Treasury in currency between now and January will perhaps be $30,000,000 and the expenditures $50,000,000. Here will be a deficit of $20,000,000, which must be replaced by selling that much gold, unless there be an equivalent issue of greenbacks from the so-called $44,000,000 reserve. This will leave the Secretary with about $27,000,000 gold, all of which will be needed to pay the November and January interest on the public debt. In addition to this there are outstanding bonds that have been called in, and which may be presented at any moment for payment, and other large expenditures in gold; these may amount to as much as $20,000,000 or $25,000,000. At all events, the Secretary must depend upon the receipts from customs to enable him to be able to pay the November and January interest on the debt, and the outstanding and overdue gold obligations. If he issues greenbacks, he only postpones for a little the inevitable deficit.

The present derangement of the finances, as one of its first consequences, will reduce the consumption of all imported articles. It will necessitate retrenchment and economy in every line of expenditure. The winter is nearly upon us, and henceforward disbursements will be concentrated largely upon the necessities of life, mainly to food, fuel, and indispensable clothing. The great bulk of shoddy wealth has been swept out of existence. Between this time and the 1st of January, there are thirteen weeks. The highest estimate of custom receipts in that time, had there been no panic, would have been two millions a week, and even this sum would hardly carry the Treasury over the crisis. But the receipts will not be anything like that sum. Until this panic is over, there will be no importations, nor withdrawals from bonded warehouse of dutiable articles. The *Mark Lane Express*, the organ of the grain market, estimates that 90,000,000 bushels of wheat must be imported to supply the deficiency of the grain and potato crops. France has a deficiency equal to 48,000,000 bushels. This large deficiency must be supplied in part from this country, and to purchase it gold must be sent hither. All transactions between the United States and foreign countries must for a time be in gold, and as we have the whip hand just now, it must come hither. Imported gold pays no duty, and if it should come in ship-loads the Government would get none of it. The flow of gold hither to purchase food must complicate matters in England and bank suspensions there will have the effect of still further contracting the importations of dutiable goods. Without at least $25,000,000 of revenue in gold from customs during the next ninety days, the Treasury must either fail to pay the interest in January or to meet its current gold liabilities in the meantime.

There is, therefore, an immediate necessity for legislation to provide this revenue. The tariff must be at once adjusted *for revenue*. The duties which are now prohibitory or protective must be repealed. Duties must be reduced to such a rate as to invite importation, and produce a revenue to the Treasury. The duty on certain classes of woolen goods, such as blankets and carpets, must be so reduced as to produce revenue to the Government and not merely to favored individuals. So with cotton fabrics, salt, iron, etc.; the duty must be reduced to the point which will produce the largest amount of revenue with the least possible burden.

Having abolished these enormous bounties now paid to privileged classes,—having doubled or trebled the revenue from each of these sources, and at the same time relieved the consumers of perhaps $100,000,000 taxes they now pay to private corporations, Congress must restore the purely revenue duties on tea and coffee, which ought never to have been repealed, and which repeal was a cheat and a fraud upon both the people and the Treasury. The tariff can be reduced to an average rate of 24 per cent, including the tax on tea and coffee, and produce more revenue than is now obtained with an average rate of 49 per cent. The saving to the country is not to be measured by the mere difference of 25 per cent on the things actually imported, but by nearly that percentage upon all the wares and merchandise, except food, consumed in the country.

Protection has at last brought the National Treasury to a condition where it can only escape suspension by a prompt abandonment of the whole delusive and nefarious system. The Secretary of the Treasury may issue his greenbacks, but that will not put gold into the Treasury; and here he is, helpless, with his main source of revenue cut off by a steeple-high tariff, and his only means of deliverance is to lower it to a revenue standard without delay.

THE WORKINGMEN.

The present financial crisis has brought out in strong and clear relief the sterling character of the workingmen of this city. It is not the first time that they have been put to the test and proved themselves manly, patient, hopeful, orderly, and law-abiding citizens. In other financial crises they have resolutely withstood the pressure, and shown that in Chicago there is no disposition among them to aggravate troubles by useless clamor or rash violence. The great fire was another notable test. It offered temptation to violence and disorder; but the people recognized the dangers of the situation, and lent their heartiest efforts to put the city upon its feet again. And now once more they are proving themselves equal to an emergency, the end of which no one can clearly foresee. There has not only been no disorder or violence, but the working people have manifested the clearest disposition to aid the banks, especially the savings banks, in which they are most directly interested. They have made no runs upon them, and have not even given the sixty days' notice. They have been calmer, steadier, and less excited than the mercantile classes. While the business men were drawing out their deposits, the working classes have kept cool and dispassionate, and gone about their work in a hopeful spirit. The people are still in this temper, still looking to the better-educated classes to solve the problem, and lending their moral aid by doing nothing to aggravate the crisis, although this financial pressure is forcing many of them out of employment upon which they have to depend for a living. Such conduct as this is in glaring contrast to the crowd that besieged some of the commercial banks yesterday, against whom there ought to have been a sixty-day rule in readiness to be enforced. It is an example they should read and profit by, and one for which they should be thankful. The faith and hope, the courage and calmness of the common people in the presence of this danger are the most encouraging signs that all will be well again. The strong arms and stout hearts of the working people, opposed to the fury of the time, may yet carry us through the storm and prove the real solution of the problem. The saying is a trite one, that great dangers bring out the real character of the man, but it is true, and in Chicago it has more than once tested the people and proved them pure metal. For their courage and resolution, their determination to abide by the law and to commit no act which shall increase the dangers of the time, they are entitled to the highest credit. We have no doubt that they will continue to realize the responsibility which rests upon them, and will meet it like men. The speedy settlement of these difficulties largely rests with them. Patience, and the clouds will clear away. As in the dark days after the fire, let every man feel that a grave responsibility rests with himself, and the end will not be far off.

THE CHICAGO EXPOSITION.

The opening of the Inter-State Industrial Exposition has been much more brilliant than the anxious condition of the public mind at this time would have permitted any one to expect. The gentlemen who have been most active in the management are among those most largely interested in the current changes of the financial market, but they have not, on that account, abandoned their responsibilities in connection with the Exposition. Neither the actual stringency in the money market nor the exaggerated depression usual in times like the present has been sufficient to override the local pride which has led to the erection of so costly a building, and filling it with models of industry, beauty, and art. The success of the Chicago Exposition was fortunately assured before the panic struck us. The building was finished, the space spoken for, and the exhibitors on hand with their varied and interesting collections. The whole scope of the enterprise will be carried out regardless of the worry and trouble in financial circles. The great crowd which gathered in the building on the opening night attested the general interest that is felt in the Exposition, and the sights they saw in the cursory view then taken will be sufficient to confirm the popular impression of its interest and grandeur. The Exposition, at the present time, may work out a nobler mission than that for which it was originally designed. It will furnish a healthful recreation for those who need relief from the oppressive atmosphere of the financial sky, and it will offer to the people of Chicago and the Northwest the evidences of that material progress and prosperity which cannot be permanently or seriously affected by the bursting of stock bubbles, the insane hoarding of currency, or the insensate fury of unreasoning people. In this sense, the Exposition has a new interest and a new importance for the people. There will be found there no display of stock in moonshine railroads, no mere certificates of deposit, or printed promises to pay. Its treasures are samples of substantial wealth,—the wealth of invention, of industry, of production, of manufacture, of a great and growing people. In teaching this lesson, the Exposition is timely and useful beyond the gratification it affords, for it must encourage men to take new hope, and renew the energy that has produced this rich display in a city scarcely older than a single generation of the human kind.

The only objection that we have heard urged against the complete success of the enterprise is, that the Exposition is composed mostly of Chicago material. So far from this being an objection, we apprehend that it will prove to be the main element of attraction, and that it will be especially gratifying to visitors from abroad. Chicago is, and has been for years, but particularly since the great fire of 1871, an object of curiosity for the whole world. Its rapid growth and illimitable enterprise have been the wonder of the commercial world. There is no way in which a fairer and more intelligent idea could be obtained of what has contributed to this growth and developed this enterprise than by an exhibit in miniature of the manifold trades, industries, staples, and avocations that make up our city. Few actual residents of Chicago comprehend the number and variety of industries requisite to the building up and maintenance of such a metropolis, and the Exposition will thus become a practical panorama for their enlightenment. The amount of instruction that may be derived from this pleasurable inspection will be greater than could be conveyed by daily columns of description. If Chicago people may learn something of their own city from the Exposition, the visitors from other cities and the country will certainly be thankful for the opportunity thus afforded them to inspect in a couple of days and at a small expense more than they could see in several weeks of assiduous application, and with liberal expenditure if they had to search for it. If the Exposition is a condensed Chicago, it is a sight which ought to attract country visitors more than anything else that could be offered them. It may be that the present financial panic, now beginning to be sensibly felt throughout the country, will check for some days the influx of strangers which might otherwise have been expected. But this lapse will afford the managers and exhibitors the opportunity to get their machinery in good running order, and the visitors from abroad will fare better than if they came earlier. The local interest in the Exposition, along with the variety of attractions it possesses, will be sufficient to render it a lively place of resort for the time being.

In addition to the numerous dismal things now prevailing, it seems that the Western Plenipotentiaries are never again to get an audience with the Emperor of China. Although they have once been received, the result does not seem to satisfy any one. The foreign population is indignant because the edict granting the interview referred to the foreign powers, in a very derogatory manner, as inferior powers, and they insist that the Plenipotentiaries shall not again subject themselves to such an indignity. On the other hand, the Chinese universally claim that if the Plenipotentiaries were really received without performing the Kotow, knock their heads on the floor, and doing other Celestial gymnastics, then the Emperor was derelict in his duty, and he must never allow the universal Chinese nation to be insulted again by being dragged down to the level of the Occidentals. In view of this double pressure, it is extremely doubtful whether the Plenipotentiaries will ever again have the felicity of looking upon the pigtail of His Majesty. The Chinese dragon is evidently on the rampage again.

The liquor question is looming up in the Sandwich Islands, and a fierce discussion is going on in the Hawaiian papers relative to the distillation of rum on the sugar-plantations, which is now tabooed by law. Some of the largest plantation-owners have commenced an organized movement to get the law rescinded and obtain a license to manufacture, which the press of the islands is vigorously opposing, on the ground that it will result in the destruction of the native race. The Hawaiian *Gazette* shows that when rum distillation was free the native race diminished 50,000 in eighteen years, and, if it is licensed again, it will hardly take another eighteen years to extinguish the population.

Florence Nightingale, the philanthropist, who has been so long lost to the public view, is once more heard from in a letter which she has written from London to the Rev. Dr. E. C. Wines, who has so long been identified with the movement to improve prison discipline. The letter itself concerns the same subject, and contains some rather novel views, which will command very general interest, coming from such a source. She believes that prisons, as now conducted, are actually a reward rather than a deterrent from the commission of crime. Her remedy in cases of theft or forgery is, that the criminals shall be compelled to work out and repay the price of their theft. For crimes accompanied by violence, especially in cases of violence to women and children, she advises the free use of the whip,—a suggestion which one would hardly have expected from a lady of her well-known tenderness of disposition. The proposition to work out the amount stolen, however, is a novel one.

ON THE RIGHT TRACK.

Another of McDonald's Bunko Dens Broken Up—Arrest of Several of His Vagrant Ropers.

The *Times*, with its usual short-sightedness, editorially condemns the police force for not paying more attention to street desperadoes, and for devoting so much attention to Mike McDonald and his crowd of gamblers and blacklegs. It is the *Times* and not the police who take the wrong view of this matter; for, if these bunko-cliques could be effectually broken up, and the leading spirits, Morris Martin, John Dowling, Garrity, and the like be imprisoned as vagrants, which is their true character, they would have no chance to do garroting and go about the streets knocking inoffensive citizens down.

Mike McDonald owns a police court, and so he and his companions have escaped their just dues, but Capt. Buckley has been so unremitting in his attentions to these rascals that Mike deemed a change of base a most expedient thing, so he went to the North Side, and took rooms in Ewing's Block, corner of Water and North Clark streets. To this place he appointed William Langley, alias William Johnson, alias "Appetite Bill," Joseph Martin, and Hugh Higgins as "ropers." This Langley was arrested under the name of Johnson, a few days ago, as a vagrant, but Mike McDonald swore he was a hard-working man who received a regular salary in a store on Clark street, and, although several officers swore he was a vagrant, Banyon let him off. Yesterday morning, when the Michigan Central train came in, a young man, named G. W. Tindall, got off it, and had hardly got outside the door when he was accosted by Langley, who mentioned being a fellow-traveler, etc., and spoke of having the same old lottery ticket, etc., which has been the means of bunkoing a great many before Tindall. It is the old story. They made their victim "represent" till he had nothing left, and then kicked him out. The Italians have a saying that, "More foxes than asses' skins find their way to the tanner," and so it proved in this case. The three ropers and the doorkeeper Ed Johnson were arrested on the charge of gaming, and were bailed out by John Dowling. They will be tried before Banyon for the robbery, and on the charge of vagrancy it will be well if they are taken before Scully and tried and sent to Bridewell, and, if they wish, make it a test case.

THE CITY IN BRIEF.

The notorious Charles Free confidenced B. Beauregard out of all his lucre, and Scully yesterday held him to $500 bail.

The stone work and iron railing of the roadway to the Washington street tunnel are being repaired.

John Brougham is a bad man, and says he can't speak English. Banyon yesterday charged him $20 for contempt of Court and telling lies.

The City Treasurer's office bore on its door yesterday, a light yellow card bearing the assuring legend "Small-pox here! Are you vaccinated?"

John Conner tapped the till of Henry Bush, No. 681 South Halsted street, of all it contained, and was held by Scully yesterday in $500 bail to the Criminal Court.

The Liberty and Firemen's Base Ball Clubs play a match game this afternoon on the Twenty-third street grounds. As they have hitherto proved to be close contestants, an exciting game may be anticipated.

The basement of the new St. Paul's Church is expected to be ready for use about Nov. 1. Until then the Society will hold Sabbath morning services in Aiken's Theatre. The Sunday School connected with the parish will be resumed next Sunday at close of morning worship.

Stealing horses is the favorite pastime of John King. His last venture was with the noble steed of Mr. Charles Stein, who lives at No. 375 South Halsted street, but it did not prove a success, for the police nabbed him, and Justice Scully yesterday held him in bail of $500 to the Criminal Court.

The case of Watt Robbins and crowd, who were arrested on a charge of gaming, was dismissed by Banyon yesterday, as was also that of John Brown, charged with shooting at an officer. The man who unquestionably did the shooting was John Dowling, but he was dismissed for want of sufficient evidence to convict him.

A fire broke out at 10 o'clock yesterday morning in the barn of L. B. Rowley, No. 990 State street, which extended to the rear of No. 992, the dwelling of Peter Meany. Rowley's loss will reach $250; insured for $400, in the Atlantic and Pacific. The damage to Meany's building was $300; uninsured.

A vigorous correspondent wants to know why in thunder somebody doesn't move in the matter of securing a viaduct over the railroad tracks on Kinzie street, either at Union, Halsted, or Sangamon streets. He says "It is as much as a man's life is worth to undertake to drive over said tracks. Accidents are happening every day."

The following circular has been issued: "The best men only to fill the offices. Third Ward Law-and-Order meeting, Saturday evening, Sept. 27, at half-past 7 o'clock, at the Olivet Baptist Church, Nos. 207, 209, and 211 Fourth avenue, between Polk and Taylor streets. The Hon. A. L. Morrison, Senator Woodard, John Jones, F. A. Herting, B. J. Wakeman, and other good speakers will address the meeting."

Public attention is at present about equally divided between the unfortunately coincident events, the opening of the Exposition and the financial panic. The hotel rotundas are filled all day long with knots of busy conversationists, eagerly discussing one or other of these occurences. Such important events as the reinstatement of Officer Simmons fail to excite more than a passing thought or word, so engrossing are these prevalent topics of conversation.

Mrs. Mullen keeps a house on the corner of Jackson street and Fifth avenue which enjoys the reputation of being the most disorderly on the South Side. Capt. Buckley states that it is a "fence," and a resort for all the desperate characters in the city. The cracksman, Johnny Bridges, was hidden in this house for several days previous to his capture. On complaint of different persons, the house was "pulled" Thursday night. Yesterday Mrs. Mullen and the inmates were fined $20 each.

There were no crowds of any size around the streets yesterday. But little business was transacted in the usually busy lines of trade. Men stopped on the street corners to talk over the situation, and took matters philosophically. There was abundant good humor and faith in the future. In spite of all sorts of rumors, confidence was wonderfully maintained, and it was generally believed that the panic would wear itself out gradually, and without doing irretrievable mischief.

The same stagnation characterizing almost everything not connected with finances was dismally evident about City Hall yesterday. The Board of Police only succeeded in getting through its routine work with difficulty, and partly examined the charge of "inattention to duty" against one of the patrolmen, postponing its further consideration until the witnesses for the defense should be forthcoming. Mr. Burley and Mr. Gage were hunted down by ravenous reporters, in the hope of learning from them how the crash was going to affect the finances, and whether it would operate to retard the city improvements. With these trifling exceptions, the place was as dull as the *Congressional-Globe*, and about as deserted as a country school-house in harvest-time.

Yesterday morning, at half-past 3 o'clock, a police officer observed flames in the rear end of the basement of the residence of Mr. Alfred Day, No. 468 Wabash avenue. When the engines arrived the house was filled with dense smoke, and the escape of the occupants of the house was for a time almost cut off. Mrs. Day is an invalid, and was asleep in the front parlor on the third floor, and unable to move. David Easley, the assistant foreman of No. 21—the colored company—rescued her at the peril of his own life. His courageous conduct was enthusiastically commended by all who witnessed it. The house was damaged by fire and water to the extent of $300. The adjacent premises, occupied by S. Sanders and Mrs. Gray, were also somewhat injured.

Mr. Al Gage, of the Dexter Park Club, received the following dispatch from New York yesterday, signed by Mr. P. G. Ainsworth, the well-known horseman: "Shall arrive [in Chicago] Sunday morning with Joe Daniels and Hubbard, on way to California. Goldsmith Maid and Fullerton trot at Philadelphia. Fleetwood Park proposes to offer special purse of $6,000 for next week. Afraid you will have to fill free-for-all purses with Western horses." We publish the dispatch for the benefit of those Western horsemen who would not enter their stock for the free-for-all purse in the forthcoming meeting at Dexter Park if the Maid was to be a contestant. They can now send along their entrance money with comparative safety. The entries, it should be remembered, close to-night at 9 o'clock, at the Grand Pacific.

FIRE IN NEW HAVEN.

NEW HAVEN, Conn., Sept. 26.—The Seniors' House of the Episcopal Academy, at Cheshire, was burned yesterday morning, but all the other academy buildings were preserved. No one was injured, and most of the articles belonging to the boys were saved. The towns-people have opened their houses, and the people are well provided for. There will be no interruption of school whatever, and immediate measures will be taken to have the house rebuilt.

OCEAN STEAMSHIP NEWS.

LIVERPOOL, Sept. 26.—Steamships Kenilworth, from Philadelphia and Ernst Moritz Arndt from New York, arrived out.

NEW YORK, Sept. 26.—Arrived, steamships Idaho, from Liverpool, Georgia from Glasgow, Rasano from Dover, and Hansa from Bremen.

POLITICAL.

People's Party Judicial Nominations in California.

SAN FRANCISCO, Sept. 26.—The action of the People's Independent Convention at Sacramento last night is regarded as of very important significance. The delegates from this city and some others were under the impression that the time had not then arrived for the organization of a new party, but the delegates from all portions of the interior overwhelmingly favor immediate and decisive action in that way. Our delegates yielded ready assent. B. Van Cliff was elected President of the Convention. The delegates are representative men in full accord with the sentiments of the people expressed in the late election.

SAN FRANCISCO, Sept. 27.—The Independent Convention at Sacramento last night nominated E. W. McKinstry, of this city, for Justice of the Supreme Court. He is a Democrat, and present Judge of the Twelfth District Court.

The Convention adopted a platform and resolutions that the opponents of organized corruption form themselves into a political body, known as the People's Independent party. They repudiate party fealty as a tyrannical rule, sinking the citizen to the servile partisan; condemn the system of using money corruptly in elections; condemn all political rings and cliques formed for the control of the action of Government; pledges the party to Civil Service reform; will resist all Credit Mobilier contract finance companies; denounce the present system of the distribution of lands and grants of land to railroad and other corporations; oppose all kinds of subsidy by Federal, State, county, and municipal governments; oppose the present tariff; favor the taxing of solvent debts; favor the eight-hour law; oppose Chinese immigration; oppose an election to the Presidency for more than one term of four years.

The last resolution indorses the noble stand taken by Gov. Booth in behalf of popular rights against the encroachments of unscrupulous politicians and railroad corporations.

Tumultuous applause followed the reading of this resolution. The report was adopted unanimously.

The State Central Committee was chosen and county organizations recommended.

After adjournment, the members of the Convention proceeded in procession to the residence of Gov. Booth. In response to a serenade he addressed the people briefly:

"*Fellow-citizens*: I am glad to see you all; thankful beyond the power of language to express. If ever there was a movement which had its inception spontaneously with the people themselves, it is this which you have organized. It is absolutely without leadership, except in so far as you have given it form. There were men,—honest, able men,—looking forward to immediate results, speculating on the probabilities. While they have been calculating the people have been moving en masse behind them—have swept everything before them. [Prolonged applause]. In the history of State Conventions there has been none such as that which assembled here to-day. [Enthusiastic applause.] Some newspapers have treated your efforts as a kind of treason, just as if the people did not have the right to assemble in their own manner. But politicians must always take this thing upon themselves, and mark the way in which they must move. Gentlemen, you have done nobly. Success congratulates you in the air."

Gov. Carpenter at McGregor, Ia.

Special Correspondence of The Chicago Tribune.

MCGREGOR, Ia., Sept. 24.

Gov. C. C. Carpenter, the Republican candidate this fall for Governor, held forth to a few of his devoted followers, at Cambrian Hall, last evening. The audience was very small, and there was no display of enthusiasm. His explanation of his connection with the Rankin defalcation was everything but satisfactory. It is the general feeling here among Republicans, that the Chairman of the Republican State Central Committee committed a blunder when he permitted Carpenter to take the stump this fall. He ought to have been placed in the same boat with the noted salary-grabbers, who were withdrawn from participating in the canvass of this State. The Governor does not explain "worth a cent" how that bond of Rankin was not signed, nor the reason why Rankin was not indicted and punished as he deserved. These are mysteries that the people of Iowa would like explained, and the Governor seems to be the one to make this matter plain and satisfactory. Thus far he has utterly failed.

CRIME.

The Postmaster of Pittsburgh Arrested on a Charge of Defalcation.

Special Dispatch to The Chicago Tribune.

PITTSBURGH, Sept. 26.—The city was thrown into an immense state of excitement this afternoon by the announcement that our Postmaster, John H. Stewart, had proved a defaulter to a large amount. A little investigation proved the rumor true. For some time back the *Gazette* and other papers of this city, as well as a number of our prominent merchants, have been missing valuable letters. Much complaint was made to the Postmaster, but he apparently could find no remedy for the evil, and the abstractions continued. Finally the papers interested and several merchants sent complaints to Washington. The authorities there detailed Special Agent E. B. Fetherbridge to investigate the matter, and he called to his aid Special Agent Sharrets, of New York. They worked up the case together, and this morning Mr. Fetherbridge made an information before United States Commissioner Gamble, charging John H. Stewart, Postmaster, with embezzling from the United States $33,435.68. A warrant was issued, and shortly after Mr. Stewart was placed in custody, and had a preliminary hearing before the Commissioner, who held him in the sum of $50,000 for a further hearing. Col. J. H. Stewart has been Postmaster of this city for five years or more. He is a man that wielded considerable political influence, and served with distinction during the late war. He was always regarded as being an upright man. So far as known, he has not been in any speculations that would involve any amount of money. He carries on, in conjunction with Col. Robert H. Patterson, a very extensive livery business. His bondsmen are two of the wealthiest in the county, and are amply responsible. Consequently, the Government will lose nothing by this defalcation. It is rumored that Stewart has acknowledged his guilt, and that the defalcation will amount to over $75,000, including money taken from letters abstracted from the mails.

RAILROAD NEWS.

Iowa Narrow-Gauge Enterprise.

DES MOINES, Sept. 26.—Ten miles on the narrow-gauge railroad to Ames are under contract to be ready the 15th of November. It is proposed to have a portion of the road in operation by the 1st of January.

Railroad Fight at Elgin.

ELGIN, Sept. 26.—Yesterday the employes of the City Gas Company tore up 200 feet of the track of the Chicago & Pacific Railway, which runs across their land. This was done at noon. At 2 in the afternoon the Railroad Company put a large gang to work, and in a few minutes the track was down once more, and ballasted by leaving upon it a train loaded with gravel. This action of the gas folks, a very unpopular company, is severely commented on by all, and may lead them into trouble.

The Indianapolis Board of Trade Call for a Reduction of Freight Rates.

INDIANAPOLIS, Sept. 26.—At a meeting of the Board of Trade, held this afternoon, the following resolution relative to Eastern-bound freights was adopted:

Resolved, That this Board of Trade request trunk railroad lines to the East to reduce their rates on fourth-class freight to 45 and 50 cents to New York and Boston, and to other cities of New England in the same proportion, and that the Secretary be requested to notify the railroads of this action.

CASUALTIES.

Collision of Trains—One Person Killed and Several Wounded.

PATERSON, N. J., Sept. 26.—At about 7 o'clock this morning a passenger train on the Midland Railroad, which left here at 5:54 o'clock, ran into a freight train near New Durham's. Both the engineers and firemen were badly hurt, and one fireman fatally. Four or five of the passengers were also injured. Travel was delayed until afternoon. The freight was two hours behind time.

Several Persons Killed on an English Railway.

LONDON, Sept. 26.—A collision yesterday, on the railroad near Carlisle, resulted in several persons being killed and injured.

Fell Between the Cars.

CLEVELAND, Sept. 26.—George Dighton, conductor on the Toledo Division of the Lake Shore & Michigan Southern Railroad, was killed yesterday morning at Elyria, Ohio. He slipped and fell between two cars, was dragged some distance, and horribly mangled. Deceased resided at Erie, Pa.

Killed by a Fall.

EVANSVILLE, Ind., Sept. 26.—Charles Quermer, or Curner, a cornice-maker, of Dayton, Ohio, recently of Cincinnati, by a misstep fell from a three-story building, a distance of fifty feet, and, striking a brick pavement, was instantly killed.

Runaway Accident.

Special Dispatch to The Chicago Tribune.

OTTAWA, Sept. 26.—Martin Keim, of the Ottawa Turn Hall, was riding a spirited horse round the city this morning. The horse became unmanageable, and threw its rider with great force, cutting his head open in a fearful manner. The wounds are not considered to be of a fatal character.

OBITUARY.

Sebastiano Olazaga.

LONDON, Sep. 26.—A dispatch from Enghein, Belgium, announces the death in that town of Sebastiano Olazaga, the well-known Spanish statesman.

Jean Chacornac.

PARIS, Sept. 26.—Jean Chacornac, the distinguished French astronomer, is dead.

James Clay.

LONDON, Sept. 26.—James Clay, member of Parliament for Hull, is dead.

An Unfortunate Visitor.

From the New York Tribune.

Mr. Peabody, of the well-known firm in London, arrived last Friday in New York on his first visit since 1869. He arrived then on the famous Black Friday, and he begins to think that his visits to this country are ill-timed.

THE BANKS.

[Continued from the First Page.]

of the local banks to attempt to continue currency payments in the face of existing complications, and judged that the wisest and only safe course to pursue was for all the banks to order a general suspension, and hold their reserved funds until the storm was over, and trade had begun to assume its wonted channels. He strongly supported the views expressed heretofore in financial circles by Mr. Coolbaugh, and held that had the counsel of that gentleman been sooner adopted the banks would have displayed discretion in timely preparation for the inevitable.

The Cook County National.

A reporter yesterday in his rounds paid a visit to the Cook County National Bank, which was among the first to suspend. The door was ornamented by a small sheet of paper, intimating to those who had business with the institution that "owing to the stringency of financial affairs the bank will receive no deposits and pay no checks." It was a mild intimation that business was at a stand-still, and, so far as the affairs of the bank were concerned, all was tranquil and serene. Mr. B. F. Allen, President, and another gentleman, known as one of the ablest and clearest-headed financiers of the Northwest, stood chatting quietly. The reporter was pleasantly received, and ventured the statement (made perhaps for the thousandth time that day to Mr. Allen) that he understood the bank had suspended operations. Mr. Allen looked up and fully coincided with the view taken by the reporter. "For what reason," the reporter delicately suggested. "Owing to the present stringency," commenced Mr. Allen, quoting from the notice in the door—"you'll find it all summed up in that notice," smilingly added the President.

"Have you not opened to-day?"

"No, we haven't even opened our mail matter."

"What led to such a result?"

"The Union National Bank closed this morning, and we, of course, followed suit. What was the use of our remaining open?"

"What are you going to do?"

"We shall stand still for a day or two and watch events, guiding ourselves by the action of others."

"Will the other banks generally close?"

"Can't say as to that. They will, I suppose, if they can't do anything else. It is a question of time. There's nothing to say more than this."

The Manufacturers' National.

Very satisfactory in the way of information, this, but perhaps Mr. Holmes, President of the Manufacturers' National Bank, would be better able to illumine the darkness.

Mr. Holmes sat in his office, a spacious, well furnished apartment. It was not very easy to see the pleasant gentleman, as he was shaking hands with about thirty gentlemen. This did not look like a suspension. Was Mr. Holmes giving a reception, like Martin Chuzzlewitt? It really appeared so. Every now and then a depositor rushed in. "Shake hands, Ira," said he; "You've fought it out bravely. They've all got to come to it. Give us your fist, and keep a stiff upper lip." Then Mr. Holmes was giving a reception, it became evident. For a man with all sorts of unpleasant prospects before him, he looked very happy; nodded to the reporter; said he did not mind being interviewed, though he hadn't much to say; and finally drawing the reporter into a corner, composed himself for the unpleasant interrogation.

"So you have gone the way of all banks?" ventured the reporter.

"Yes, sir;" was the brief assurance of the reporter's previous information.

"If not an indelicate question, why?"

"Not at all indelicate. We came to the end of our currency, and concluded to quit. That's all."

"When did this determination strike you?"

"At precisely 4 o'clock this morning. I've been up all night, and feel a little strange and unnatural in consequence."

"What do you attribute the collapse to?"

"Want of unity among the bankers. If they had hung together they would have survived the storm."

"Why didn't the banks co-operate?"

"The proposition ought to have come from the stronger banks. The weaker brethren were awaiting a proposition from them. The proposition never came. You see the result. Concert of action would have saved them all."

"What will you do?"

"What can be done? We have assets enough to pay dollar for dollar, if such a thing becomes necessary. We are prepared for any event. Like the rest of them we will watch coming events, and act accordingly. If the whole country goes to smash, we shall do as well as any bank, and a great deal better than the most of them."

Bank of Commerce.

The announcement that the Bank of Commerce had suspended operations induced a reporter to inquire at that bank. What did that bank think of the situation?

The bank did not know exactly what to think. It had suspended because under the present excitement suspension was the wisest course to pursue.

What did the Bank of Commerce think of Mr. Coolbaugh's suspension?

The Bank of Commerce regarded the Union National Bank as possessing greater financial foresight than any similar institution. Supposing all the banks had all opened on the day or two following the great Chicago fire, there would have been a panic. The policy adopted by the banks at that time saved them. Such a policy was needed now.

Did the Bank of Commerce think concert of action would have been beneficial?

The Bank of Commerce did. Had steps been taken five days ago to co-operate, or even as late as Thursday night, there would have been no panic. There was no unity among Chicago bankers.

The Corn Exchange Bank.

Owing to the suspension of the five banks above noted, there was a very feverish state of excitement about the Chamber of Commerce when banking hour came, and an unfounded rumor of the contemplated suspension of the Corn Exchange National Bank caused a very considerable run on that institution. To their lasting honor be it said the officers of this institution were fully prepared for any emergency. They cordially welcomed every one having any demands against the bank, and discharged with promptness every obligation. The "run" on this bank was partly attributable to its convenient proximity to the Union National, suspended, and partly to the rumor of its being short. The example became contagious, and after the first alarm, when it became generally known that this bank was paying all demands, large or small, in the coveted currency, the rush continued. But while many came to withdraw, there came many to make deposits, and these innocently warring parties, with excited spectators of the busy mart, crowded the bank office and exchange room. It soon became necessary to call in the aid of the police to disperse those present who had no actual business in the bank, and when these had taken up positions on the sidewalk the apparent rush and undue excitement in the bank was over. From 10 until half-past 11 o'clock there was a line of about a dozen applicants continually filing up to the counter, the number of demandants and depositors continually contending for the supremacy. Mr. J. S. Rumsey, President, and Mr. Smith, Cashier, were smilingly affable and supremely confident during the time of the "run," and declared a hearty welcome to all who had just demands on the bank. Before noon the run was over, and the public had become satisfied that the bank was sound, and prepared to meet every obligation, and from this time until the close of the bank, after 6 o'clock in the evening, the deposits exceeded the amounts withdrawn.

During the morning run, a Tribune reporter conversed with Mr. Rumsey, who had a cheery countenance and a determined word of cheer and resolution for every visitor, and whose forcible sallies, expressed with Chicago grit and humor, were not infrequently supported by coinciding expression from B. P. Hutchinson, one of the prominent managing Directors of the Bank.

Mr. Rumsey regarded all this clamor and confusion, and panic as altogether unnecessary and senseless. Chicago, he said, had a golden harvest in her elevators, warehouses, and depots. Her grain, provisions, and other produce in store were a mine of wealth. She held those things which must command money immediately. She held the key that must speedily unlock the Eastern vaults; she could command the flow of treasure into her lap to be dealt out again for her uninterrupted growth in material greatness. Mr. Rumsey was quite eloquent and earnest in descanting upon Chicago's commanding position, and thought now was the time to prove to the world her real strength and glory. He sincerely deprecated the action of those banks which had suspended, unnecessarily as he declared, and stoutly maintained that there were banks in Chicago managed by men who had made their wealth in the city and grown in prosperity with its growth in wealth, who would sacrifice their last dollar to preserve untarnished the honor and reputation of the city, and the standing of her financial institutions. Of such material, he said, were the managers and stockholders of the Corn Exchange. Reverting again to more practical information, Mr. Rumsey said their cash on hand in the morning when the bank opened was in excess of any sum they had had for the past two weeks. Before banking hours they had received $30,000 in currency from the East, and information that more was on the way to them. At noon, when the run on the bank had subsided, they found that the amount of withdrawals had exceeded the amount of deposits by only $10,000, and they were $25,000 stronger in currency than when the bank closed on the previous day. At 3 o'clock in the afternoon advices were received that more than $150,000 in currency were on the way from the East to the Corn Exchange and its Directors, all of which would be made subject to the needs of the bank. Over $100,000 of that money is expected to arrive by express this morning. The Corn Exchange kept open until dark last evening, meeting every demand, and its officers declare that "in the bright lexicon reserved for Chicago there's no such word as fail."

The First National.

At the First National Bank the business was quietly conducted, as during the past week. Mr. L. J. Gage, the courteous Cashier, was serene, and dispatching business with an unruffled temper. To the ubiquitous Tribune reporter, Mr. Gage said he saw no more real occasion for alarm or panic than had been safely bridged over during the week, and, indeed, the bridge so heavily built had crossed them over to the land of promise. The temporary suspension of the banks in this city he considered ill-advised, and the effect had doubtless been damaging, but not disastrous. The action taken by the "suspenders" would not jerk other banks off solid footing, and Chicago business would be maintained by the solidity of her institutions. The First National was prepared to meet all obligations, but, of course, would use a discrimination conducive to strength in the disposition of its favors. There had been no run attempted on the bank, and they saw the road leading out of the woods more clearly now than on any day during the past week.

He said that a very considerable quantity of currency had been received in the city during the day, and hundreds of thousands of dollars were now en route hither for the relief of the banks and the purchase of supplies. He had, during the day, been personally cognizant of the receipts of considerable sums for the purchase of supplies, and knew of many other orders for purchases, accompanied with the information that the currency for payment had been shipped by express. He had no doubt that in twenty-four hours the currency receipts in this city would closely approximate $500,000.

The Third National.

The Third National Bank, located in the Portland Block, at the corner of Dearborn and Washington streets, received attentions from its depositors during the afternoon that came uncomfortably near amounting to a "run." Mr. J. Irving Pearce, the President, was besieged with anxious inquirers, all of whom wanted to know exactly how everything stood, and whether the institution would be able to "weather the storm." The thermometer did not indicate very intense heat, but the great beads of perspiration that rolled from the brow of the Bank President denoted that either something was wrong with the mercury, or his mental condition was approaching fever heat. Notwithstanding this, however, he stood up bravely, conversed freely, and expressed himself not only hopefully, but confidently. Between 2 and 3 o'clock the check-holders and idlers increased in number, making what would be considered a highly-successful ward-meeting in times of political excitement. Mr. Parsons, the Cashier, manifested strong nervous symptoms, and finally abandoned his desk and took a position in the door, where he could take observations; interview those who sought admittance, and allay any possible excitement that might arise. Shortly after 3 o'clock the crowd in front of the bank numbered about a hundred persons, principally those who had no business with the bank, and had collected for the purpose of gratifying a curiosity that was idle, but not altogether reprehensible, under the peculiar circumstances. The Third was looked upon as a solid institution, and many felt curious to witness the effect a "run" would have upon its officers and, perhaps, its resources. Mr. Parsons became somewhat annoyed at the impudence of the staring gathering, and, in his blandest manner, requested those who had no business with the bank to "move on." The request was made in such a gentlemanly, inoffensive way, that there were none who had the hardihood to remain, and the walk was cleared in less time than it requires to relate the fact. A Tribune reporter took advantage of the lull that followed to mount the stone steps and ask Mr. Parsons what he thought of the situation. The gentleman may or may not have told all he thought, but he conversed quite freely, and seemed willing to impart any information that he might have. He did not consider that a run was in progress, although acknowledging that it looked that way. "We are paying small checks," he said, "but large ones are not honored except to those whom we know to be in need of money for legitimate business purposes. The country banks are sending in their drafts by express, and many of these are presented by their agents in the city, who pretend that they are in great distress for money with which to buy grain, and nonsense of that kind. These men put on pitiful faces, and snivel as though their hearts were breaking, for the purpose of deceiving us, and inducing us to pay them money that would instantly be forwarded to other banks. We can't stand that, and won't. If we cash the moderate orders of our city depositors, we consider that we are doing our whole duty."

As Mr. Parsons kept consulting his watch at short intervals, The Tribune reporter ventured to inquire if he intended to keep the bank open, as usual, until 4 o'clock. The Cashier replied: "I don't know, but I think we shall. We have settled our Clearing-House balances, and, if we are going down, we may as well die game." This courageous remark elicited a laugh from the bank official, but there was not much merriment in the smile after all, and he turned to consult with a gentleman who had a check for $2,000 that "Billy" Smith, at the teller's window, had refused very promptly and very decidedly to cash.

The crowd dwindled to small proportions before the hour for closing arrived, and all who presented small checks up to that time went away satisfied that the Third National was all right, as it undoubtedly is. The Cashier states that a few deposits were made during the day, but that nearly all who visited the bank came for the purpose of carrying away currency, and not placing it in their strong vaults for safety.

The Marine Bank

was ostensibly doing business, though little or no money was paid out. The doors were open, but the vaults were not. In a few cases of distress small sums were paid, but drafts were not honored to the full amount. Persons inquired as to the stability of the institution, and its President, Mr. Jonathan Young Scammon, assured them in the blandest tones that the Savings Department was as firm as the Rock of Gibraltar, and that it was the safest savings bank in the world. He read for the edification of depositors as they went in, a list of stockholders, and to give them extra comfort, stated that he held a large amount of stock himself. They went away seemingly satisfied. In the commercial department there was nothing done. Mr. Scammon vented his opinion on the general situation with perfect freedom. He said everybody was broke, and there could be no relief until Congress assembled and repealed the present Banking law and the Bankrupt act. There should be free banking. There could be no remedy without destroying everybody, except a temporary resort to irredeemable paper credit. That was done in England two or three times within the last thirty years, and it was resorted to in New York in 1857, in 1864, and now. He believed the advice of Mr. Spink to issue $3,000,000 worth of Clearing-House certificates was the best advice given, and it would have had the effect to allay the panic, would have given the country relief, and have bridged over the time until Congress met. Under present circumstances there would be a dead-lock until Congress assembled. The first time he met Mr. McCulloch, after he was appointed Secretary of the Treasury, he urged upon him the necessity of a free banking law. That was the only way to specie payment, Mr. Scammon thought. Now everybody, including the Government, was hanging on to whatever currency they could get hold of, and hence the scarcity of the article.

The Merchants' Loan & Trust Company

paid all demands and will continue to do so. During the day the Hon. John Wentworth walked into the President's office, and inquired if this bank was paying its checks. Mr. Sol Smith smilingly answered that it was, and intended keeping on paying. Then Mr. Wentworth drew from his breeches pocket a packet which he threw down before the President, saying, "There's $175,000 worth of Government bonds which this bank can have." Mr. S. H. Hadduck and other stockholders followed suit, depositing between $300,000 and $400,000 worth of bonds. Business proceeded as usual, and all demands were promptly honored. The Union National gave notice that all collections in their hands maturing in the next few days, and all remittances received, would be turned over to the Loan & Trust Company, and Field & Leiter gave notice to holders of their checks to return them or present them to the Trust Company.

Other Nationals.

The German National did business all day, and its President, Mr. Henry Greenebaum, announced his intention of continuing business as usual. He had no notion of closing doors. No one could close his doors; they would have to march across his dead body first. They had paid all the checks of their country depositors, and would continue to do so. There was a large number of callers at the counter during the day, and considerable cash was disbursed.

THE BANK OF MONTREAL

was calm. There was a rumor round town that $5,000,000 in specie had been received from Montreal, but it was not true. The local manager, Mr. Richardson, said they were meeting all demands, and, of course, would continue to do so. He had nothing special to remark about the general situation.

THE FOURTH NATIONAL

has not suspended, though the *Evening Post*, with its usual inaccuracy of statement, included it in its list of suspensions. Business was done throughout the day, and at 3 o'clock the bank was all right.

THE CITY NATIONAL

kept open all day, and there was no foundation for the report circulated in the afternoon to the effect that it had closed.

THE HIBERNIAN BANK

transacted business in its savings and general departments. There was no run, and the officials were serene and cheerful. At the

FIDELITY

matters were quiet, not to say dull. There was no excitement or apparent uneasiness.

The German Bankers.

George Schneider, Esq., President of the Illinois National Bank, being interviewed by a Tribune reporter, stated that his bank is paying all demands in full. The demand was very light, not more money being drawn than on any other ordinary day. In his opinion, it was the duty of the business community to rally round the banks still open and sustain them, so that the business of the city would continue to be carried on. Should all the banks in the city be compelled to suspend payment, all manufacturing establishments would have to close, and business would almost come to a stand still. This would throw thousands of people out of employment, and entail upon them untold misery and hardships, they not even being able to draw out their hard-earned savings. Such a calamity should and could be prevented by our business community if they kept their heads cool and remained calm. There was no reason for such excitement, and with proper management we would weather the storm in a few days.

MR. LAZARUS SILVERMAN,

One of our leading German bankers, in an interview with a reporter, stated that his bank is paying in full all demands, and that he would continue to do so, he having enough currency in his vaults to meet all calls. Mr. Silverman did not like to express his opinion in regard to the effect of the panic on other banks. He was in the banking business during the panics of '54, '57, and '61, and weathered those storms successfully, paying 100 cents on the dollar. At those panics people were afraid of currency, and drew it from one bank to put it into another. Now things are entirely different; people have too much confidence in currency, and take it from the banks, withdrawing it from circulation, and locking it up in private vaults. This circumstance makes this panic severer and more dangerous than any previous panic we have had. There was no cause for this panic, as there was never before so much currency in circulation, nor was the country ever more prosperous than at present. The action of bankers and the sensational report of the *Times*, were, in his opinion, responsible for the excited feeling in financial circles yesterday.

MR. CHARLES KOZMINSKI,

of the banking firm of Felsenthal & Kozminski, stated that their bank was going on as usual. They had not issued thus far a single check, and they don't intend to. Mr. Kozminski is of the opinion that even the suspended banks will resume again in a few days, and that no one will lose a cent, although it may put a great many to considerable inconvenience. None of our banks have speculated, and their securities are as good as ever, but there is no market for them at present, and they not being willing to sacrifice them at the expense of their creditors, there was no alternative left for them but to suspend until such time as they could realize on their securities.

MR. GODFREY SNYDACKER,

a prominent German banker, was also interviewed. He said that he had paid all demands in full, and will continue to do so. The panic, in Mr. Snydacker's opinion, is the result of the inclination of Americans for speculation and notoriety. The people of the East, particularly, have such an unnatural wish for wealth that they will resort to almost any means to enhance the value of their possessions, even if they already count their wealth by millions. The bubble had to burst, and Jay Cooke & Co. and Henry Clews & Co. fell the victims of this unnatural speculation. The present embarrassment has spread from the East to the West, but he was perfectly confident that the cure of the disease would go in the contrary direction, and spread from the West to the East. The West, with its products, which were needed in the East and in Europe, would help the financial world out of this dilemma. The currency which goes to the farmers to pay for the produce, would go from them to the country merchant, from the country merchant to the city merchant, and from the city merchant to our bankers, who would again send it back to the East. If a few rotten concerns should be swept away by this financial storm, the country would be so much the better off without them.

The Board of Trade

Directors held a meeting in the morning to consider what should be done. At noon the President called the meeting to order, and Mr. Secretary Randolph spoke as follows:

"The Directors have met together this morning for the purpose of considering the present emergency, which has to-day assumed a new phase, and to consider what is to be done *now*. After considering the matter over for some time, they conclude that the thing to be done is to *stop the option trading*, which has been used for the purpose of breaking down values to a point far below what every individual business man in this State knows it to be worth. Now to go at it and reform this, they do not believe it is good policy to close the doors of the Board of Trade, and let it go forth that Chicago is 'busted.' [Loud applause.] There are positive advices that currency, bank bills, and Treasury notes are on the way here, and it will not be more than a day or two before they are here, and they will be for the purpose of buying and paying for this property, so that we can have a centre where values can be established, and not for business to be done on the street-corners, where values would be depreciated. It first requires a two-thirds vote to suspend the rules, and then a two-thirds vote to pass the resolution which I will now read:

"That all rules of this Board authorizing the Board of Directors to consider and act on complaints for violation of contract be suspended, so far as such complaints are based on contracts for the delivery of property in future made between the passage of this resolution and the further order of the association; and further, that the Board shall not entertain complaints for the violation of contracts claimed to have been closed during the time above indicated by reason of a non-deposit of a margin; *provided*, that this resolution shall in no case be held to apply to any trades made in settlement of existing contracts."

A member moved that the rules be suspended. The question was put and unanimously prevailed. Then there was a tremendous cheer and every one felt better.

Mr. Charles E. Culver, President of the Board of Trade, said he had great confidence now in the ability of Chicago, by the resolution and courage of her business men, to weather the storm and bring up in a port of safety. The proposition to adjourn the Board of Trade, which had been so overwhelmingly defeated, he regarded as unworthy the character of Chicago's sons, and one most untimely and ill-advised. The greatest danger was now past, and those who held their heads above water and buffeted the waves of this week would rest in currents calm by Monday. He personally knew of the receipts of thousands of dollars of currency during the day, sent forward for the purchase of needed supplies in Chicago granaries and storehouses, and of orders additional for heavy purchases, with the message that currency had been expressed for payment. Before Sunday, he had no doubt there would be received from the East for the aid of banks and from all parts of the country for the purchase of grain and provisions more than $1,000,000 in currency. In his opinion, Chicago held the key of her security in her own hands, and need only to proclaim her strength with resolution and courage, and maintain forbearance among her own people, to emerge successfully from the cloud of doubt, and add to her extended fame by the exhibition of her riches in reserve and the solidity of her protensions.

A Million a Day.

The receipts of currency by express since Thursday night, the 25th, foot up an aggregate of nearly $1,000,000. In round numbers, the receipts by the several companies may be fairly approximated as follows: American, $400,000; United States, $250,000; Adams, $200,000. Excluding Thursday night's receipts, and counting only packages received yesterday (Friday), the sum was nearly $500,000. In addition to this amount instances are known to The Tribune reporters where sturdy, careful, self-judging distillers, and brewers, and provision-dealers, have come personally to this market for grain and provisions, with sums varying from $10,000 to $40,000 each actually on their persons, to take advantage of falling prices, and purchase from Chicago's plethoric stores. The aggregate of known instances of this kind is in the immediate neighborhood of $125,000.

The amount expected by the banks and by commission dealers to-day, of which they have advices that the currency has been shipped, is not short of three-fourths of a million of dollars. No money was received yesterday at the Government sub-treasury.

Effect on Freights.

The effect of the general suspension upon the railroads was immediate. It had hitherto been customary among them to take certified checks in payment for freights, and the system prevailed until yesterday morning. The Chicago, Burlington & Quincy Railroad, on learning of the suspension of the Union National and other banks early yesterday morning, immediately refused to accept checks of any description, demanding currency. The Illinois Central Railroad followed next, and in only one or two instances accepted anything but currency. At noon the Michigan Central followed suit, and the other roads generally fell into line. This was a calamity which had not been looked for, and added not a little to the existing complications. It was announced at the Burlington & Quincy office that stock was still coming in shipped through to Boston and New York.

Mr. Sargent, of the Michigan Central Railroad, stated that he had called upon all other lines having business in this city to arrange a system of exchange of due-bills, and establish a sort of clearing-house among the roads. The system had been occasionally used in the general run of business, and would be of great advantage during the present emergency. Mr. Sargent said money was coming in from the East from purchasers, as well as being brought in by individuals; but the amounts were so insignificant in proportion to the needs as not to occasion much relief.

Very little if any freight has been shipped from the city within the past two days, though it is coming in continually in small quantities from the country.

The City Finances.

A Tribune reporter yesterday called upon the City Treasurer, Mr. David A. Gage, and interviewed him on the subject of the condition of the city finances at the present moment. Mr. Gage was seated on a rostrum in an ante-room, watching intently the motions of a diminutive darkey, who was attacking his boots with brush and blacking, and bringing out a polish worthy of the Grand Pacific pedifulgent department. The reporter commenced his mission as follows:

Reporter—I am sent, Mr. Gage, to find out what effect the present state of affairs has upon the city finances which are placed under your charge.

Mr. Gage—The city suffers inconvenience the same as any business man who transacts business through the medium of a bank.

Reporter—In what bank are the city funds deposited?

Mr. Gage—The city funds, amounting to between $700,000 and $800,000, are scattered among thirteen different bankers in this city. The deposits are in all instances amply secured by good bonds, and must be considered as safe.

Reporter—With regard to city improvements that are being carried on—I suppose they will, of necessity, be suspended?

Mr. Gage—There are no city improvements going on which are of vital necessity. The fifty or sixty thousand dollars a month paid out for street cleaning will have to be stopped, but that will entail no great hardship upon the citizens. There is no chance of cholera coming, so no danger can be anticipated from that source.

Reporter—City improvements will be stopped, then?

Mr. Gage—Certainly. If the city cannot get money from the banks to pay the contractors, the work cannot go on. There will be no trouble, though, with regard to city improvements.

Reporter—What are the banks which hold city deposits?

Mr. Gage—There are the Commercial, Third National, Union National, Fourth National, State Savings, Cook County, Mechanics' National, Union Stock Yards, Hibernian, Second National, Manufacturers' and Badger.

Reporter—What do you do in the way of making payments?

Mr. Gage—We pay them all in checks. Anybody who has a claim on the city can get a check.

Reporter—Do you think the local panic was hastened by any publication by the press?

Mr. Gage—I think the *Times* article had a very bad effect. It frightened people and hurried on the crisis.

Reporter—What do you think of the future, as regards the city finances?

Mr. Gage—I can't tell if lightning is going to come out of a clear sky, but I can say this, that the city finances are as safe as I could place them, speaking as a business man. I just dealt with them as I would with my own.

The reporter subsequently called upon Mr. Burley, City Comptroller, but that gentleman, who indorsed everything Mr. Gage had said, had nothing new to say on the subject.

Post-Office Money Orders.

Mr. C. S. Squires, Assistant Postmaster, was interviewed in regard to a rumor which prevailed on the street that the Post-Office had a deposit of $12,000 in the Cook County National Bank, and that the currency was needed to pay out on money orders, but that they could not draw it on account of the suspension of that institution. Mr. Squires stated that they had some money in the Cook County National Bank, and that Gen. McArthur, the Postmaster, would go and see about it as soon as he got through with a consultation he was just having with Senator Logan. Mr. Squires also stated that they had all the currency they needed to pay out on money-orders, and that there was no probability of any trouble on that score. That on the return of Gen. McArthur he would be able to give more information. A reporter calling again in the evening, found Gen. McArthur, the Postmaster; Mr. Squires, the Assistant, and Mr. N. R. Hawley, the Special Agent, closeted in the Postmaster's room. They remained in consultation for over an hour, and then sent word they had no more information to impart.

How a Run is Started.

The way a run is got up is something like this: John, going along a street, overtakes a bank, and, having no money there or anywhere else, immediately begins to wonder if that institution will be able to pay its depositors, of which he is not one. While thus cogitating he gazes into the windows, and then Bill comes along,—Bill being an impecunious devil like John,—and Bill begins to stare as if there was a menagerie inside, the counter being the cage, and the clerks the wild beasts. Tom heaves in sight, and seeing John and Bill with their eyes fixed on the bank, and being an imitative animal, he reinforces them with his optics. It's now about time Charlie came along, and along comes Charlie. Now, Charlie's great grandfather was a man of wealth, but his degenerate descendants squandered it, and Charlie isn't worth a continental. Charlie, however, feels in duty bound to meditate on the vanity of riches; how they take the wings of the morning or of the afternoon, as it happens, and fly away, leaving him without money in that bank. John, and Bill, and Tom, and Charlie are now gathered at the corner staring at that bank with the concentrated power of a hundred thousand microscopes. They wink and shake their heads, and wonder what the world is coming to, as if it made the least difference to them, financially, if it came to an end at 4:30 the same afternoon. Nevertheless, they exercise the inalienable right of American citizens without regard to race, color, or previous condition of servitude, to stand on a sidewalk and look at a bank. They stand and look, and, while they are standing and looking, Peter looms up on the horizon. Peter is three blocks away, but he sees a crowd in front of his bank, and wonders what on earth can the matter be. Quickening his pace he arrives in the vicinity of Charlie, and Tom, and Bill, and John, just as Tom is observing to Bill that the institution is shaky, and Charlie and Tom agree, the latter clinching his observations by saying that money is safe nowhere unless sewed in the lining of a man's vest or in the folds of his wife's petticoat. Simple Peter begins to feel like an earthquake, his heart bumps up against his epiglottis, he trembles in his shoe-leather, the circulation of his system is momentarily suspended, and he is as limp as a wet rag. As soon as he regains control of his mind and his legs, he directs the former to propel the latter up the steps, and the first thing Peter knows he is writing a check, presenting it, and getting his money. Having his money, like a man with a baby, he doesn't know what to do with it. If he takes the lucre home the house may burn, the house may not be insured, and even if it were it might not do him any good. He walks in the direction of another bank, and there finds another set of Johns, Bills, Toms, and Charlies predicting eternal smash. He meets his friend Ned, and tells Ned what he has done, and Ned is off like a streak of greased lightning to follow his foolish example, for fright is infectious. Ned meets another, and so it goes until there is a first-class run on the bank. Peter, and Ned, and other weak-minded fellows take their money home, if they do not get robbed on the way, and feel as if they had an elephant in the house. They and their wives stand guard over it all night, taking turns of two hours each, and in the morning they complain of being weary and sleepy, and almost wish they had as little money on their minds as the Jacks and Bills and Toms and Charlies who congregated near the bank and started a panic in which they were not interested.

The Bank Officers.

There is one thing in connection with the crisis which deserves more than a passing notice, and which ought to call forth commiseration and sympathy for the officers of our banks, and that is the mental strain which they have undergone since the beginning of the trouble. As a rule, bankers are amongst the most austere and apathetic of men. Their business, whether the funds they control are their own property or merely a trust placed in their hands, demands a constant exercise of a number of mental qualifications. They must be impartial, must decline a friend's commercial paper, or discount an enemy's note without regard to personal feeling, without heeding any consideration outside of the question of the present profit and ultimate safety of the transaction. The nature of their business at all times calls for the exercise of the utmost prudence, the most delicate tact, an unswerving firmness, and withal an ever present suavity of manner. It is only, comparatively speaking, within a few years that what used to be called the "occult science of banking" has had a literature of its own. Since the publication of several exhaustive works on the subject, however, the manner in which the gentlemen who control the money-bags conduct their business, has become better known. Bank management has, as will be seen by a reference to any of these works, been reduced, in all its branches, to a system and the great successful banker is the man who, possessing natural financial ability, has had the advantage of a training from youth up in a well-managed banking institution. He must be acquainted with the rules which govern the fluctuations of the money market and must conduct his operations accordingly; he is guided by reference to books kept by employes in all transactions with customers; he must watch the various markets with a close eye, and in a day do an amount of brain-work which would hardly be believed by any one who judged his labor by the seemingly easy way in which it is accomplished. The conducting of a bank on a solid foundation, with a good run of business and a capable staff of officers, calls from the manager the constant exercise of all these faculties, even in the most prosperous times; for without their exercise disaster may come with a crash at any moment. But there are times when the most extraordinary financial skill, the extremest caution cannot avert trouble. Financial crises have occurred before and will again recur at times when they have been the least expected, and from causes which, being unforeseen, have not been guarded against. Much as is known of the science of banking, there is still much which will remain occult until the force of unfortunate circumstances converts it into a dearly bought experience. Thus at the present moment the country is suffering from the error of judgment of a great banker who, a month since, was considered one of the best authorities on banking matters in the world. The bankers of Chicago have always been noted as possessing in a high degree the requisite qualification of able financiers, and the universal success of their institutions, and the trade which they foster, are evidences of the success of their management. The trouble which is at present upon them is not of their doing, and nothing which they can do can diminish it. The rules they generally work by are of no avail now. They are as helpless in the midst of the excitement as a shepherd whose flock has been startled by the sudden appearance of an enemy, and yet everyone who has anything to do with a bank, especially the small depositors, looks to its manager for the performance of a miracle by which the trouble may be suddenly averted, and the manager, rendered helpless by circumstances which he had no power to foresee or prevent, casts about in vain for a remedy. His position is a very painful one. Conscious that the utmost calmness is the only thing that can quiet the throbbing, feverish, public pulse, he is forced to see his customers excited by the publication of mendacious, monomaniacal accounts of events which never occurred, which send depositor upon depositor draining his coffers, until there is but one relief at hand, a relief that almost breaks even a banker's stony heart to avail himself of, that of temporary suspension. The ordinary public, whose knowledge of bankers and banking is limited, can form no idea of the mental strain which has taxed the nerves of our bankers since the beginning of the trouble. The suddenness of the stroke, its arrival in the midst of a season of almost unexampled prosperity, the fact that, despite all their own exertions, past and present, the fate of their own bank, depended upon that of others far distant, plunged our bankers last week into a mental turmoil which has not since abated. It were hard to appreciate the extreme anxiety with which they have, for a week, watched the telegraphic announcements from the East, and studied the various phases of the excitement. The rapid alternations of hope and fear, the quieting in others of the alarm which they themselves felt, the sudden shutting down on importunate customers, the gallant struggle against impending suspension have told heavily on our bankers, many of whom are showing plainly the effect of the mental overstrain. And yet it is not ended. As far as can be seen, the end is as far off as ever, and these unfortunate men ought, whether they weather the storm or not, to have the hearty sympathy of all their fellow citizens in a misfortune for which, though they suffer from it so severely, they are not in the least accountable.

ELSEWHERE.

NEW YORK.

Special Dispatch to The Chicago Tribune.

A SUMMARY OF THE SITUATION.

NEW YORK, Sept. 26.—Uncertainty, not excitement, again characterized the day in Wall street. The feeling in financial circles was much the same as on Thursday, except in the Gold Room, where a flurry was occasioned by an advance in gold from 111¼ to 114¼. It is alleged that this advance was caused in part by the manipulations of clique of operators, largely comprised of Canadian capitalists, and in part by the depreciation in certified checks.

GREENBACKS COMMANDING A PREMIUM,

over certified checks of from 3 to 5 per cent. Advantage was also taken by those having money to lend, to exact from ⅛@¼ per cent per day for carrying.

GOLD LOANS.

The large shipments of gold from London here, by those interested in the shipment of grain, was largely discussed in financial and commercial circles. It was believed that it would have the effect of materially relieving the market, more especially as it was believed that this was but the beginning for a large flow of gold here in exchange for breadstuffs, petroleum, and other products. There are now in store at lake and seaboard ports, in transitu, 140,000 bushels of grain, and of this amount 120,000 bushels are stored in this city and Brooklyn awaiting shipment. The difficulty of negotiating foreign exchange has the effect of

PREVENTING THE FORWARDING

of any considerable portion of this store of grain to foreign markets, where a good demand exists for it at remunerative prices. Brokers are loaded with exporters' bills,—intrinsically good, because they represent an article that can be exchanged for coin as soon as it reaches Europe,—but, for want of funds they can do nothing. To break this dead-lock, the importation of gold from abroad, or the release of currency, are the only remedies. During the interval that must elapse before gold reaches here, it is believed that shipments of grain will be in good part suspended.

GEN. HILLHOUSE ANNOUNCED,

at 3 p. m. to-day, that he had received no further instructions from Washington with regard to the purchase of bonds. It is not believed that further relief can be looked for in this direction.

THE COMMITTEE OF THE STOCK EXCHANGE

appointed to devise measures for the clearances of brokers during the few days immediately preceding the closing of the Stock Exchange, reported to-day that it was advisable for merchants to settle their contracts and margins between themselves as rapidly as possible, without recourse to the Clearing-House; that the Stock Exchange be opened for the resumption of business on Monday next; and that the selling out of members under the rule be not enforced until noon of the following day. This was rejected by the Governing Committee, and another plan was finally agreed upon, which the sub-committee

DECLINED TO MAKE PUBLIC.

The Governing Committee have decided that the Exchange shall not be opened until twenty-four hours' notice shall have been given members.

The Loan Committee of the Clearing-House have issued an additional $1,250,000 of loan certificates, making an aggregate of $18,000,000 thus far issued.

[*To the Associated Press.*]

AN IMPROVED FEELING.

NEW YORK, Sept. 26.—The general feeling in financial circles has decidedly improved. The day's record closes with some confidence in the belief that the bottom of the panic has been reached in this city, and there is a fair prospect that, when the Stock Exchange opens, there will be little left to arrange in the way of settlements between brokers, so that there will be no new failures to announce. The cards from banking houses also inspire confidence, and will bring some money into the street as an assistance to general business, which will expedite the rearrangement of financial matters and aid in the prompt payment of old indebtedness when the suspended houses resume.

INVESTIGATION OF THE BANKS.

President Vermilye, of the Merchants' Bank, appointed a committee of nine, to-day, to investigate the condition of the banks, and suggest such practical reforms as may be deemed necessary. The names of the Committee are as follows: George S. Coe, President of the American Exchange Bank; W. L. Jenkins, President of the Bank of America; J. M. Morrison, President of the Manhattan Bank; Moses Taylor, President of the City Bank; John Q. Jones, President of the Chemical Bank; F. D. Tappen, President of the Gallatin National Bank; J. L. Everett, Cashier of the Broadway National Bank; Robert Buck, Cashier of the Pacific Bank, and J. E. Williams, President of the Metropolitan Bank.

LOAN CERTIFICATES.

The Loan Committee of the Clearing-House has issued about $1,500,000 in loan certificates to-day, making the entire amount issued about $18,000,000.

PAYING UP.

Mercantile paper falling due at the banks is being paid with remarkable promptness. In one institution, where $1,600,000 was due in September, over $1,400,000 had been paid up to Thursday afternoon without even asking an extension. In other careful banks as to paper discounted the result is the same. The banks are ready to pay currency to meet pay-rolls, salaries, family and business expenses.

THE GOLD MARKET.

There was an extraordinary excitement in the gold market to-day, which at one time threatened disastrous results. It appears that, since the announcement that gold has been shipped hither from England, dealers here have been selling gold "to arrive," in the same way that cotton, corn, and other produce is sold "to arrive." This proceeding created an extensive short interest in the market, and at 1 o'clock cash gold became so scarce that ½ per cent was paid for the use of gold, and at one time 1 per cent was bid. Then came news that there would be trouble in clearing gold at the Gold Exchange Bank. On inquiry, it was found that two dealers were behindhand with their statements, and did not care about paying a high loan rate for the use of coin with which to clear. The temper of the market at this time was such that, if a clearance had not been made, a new panic would have resulted. The officers of the Gold Exchange Bank did their best to secure a clearing, and finally succeeded; then the shorts began to cover, and, in the confusion, the market was very much excited. The price moved up to 114¼, against 111¼ at the opening.

PRODUCE FAILURE.

The first failure at the Produce Exchange is reported. A very respectable, though not one of the largest houses, whose credit has hitherto been first-class, has, it is said, been forced to succumb in consequence of trouble in the export trade. The name is not given.

NEWS FROM CHICAGO.

The announcement of the suspension of four Chicago banks created a temporary depression, but press dispatches reassuring in tone soon restored confidence.

THE PRODUCE TRADE.

The leading members of the Produce Exchange were interviewed to-day, with the following result: No very bad effect has yet extended to the flour trade, and dealers have every confidence that their business is to suffer no serious injury. They are running slowly and carefully, and are taking wise precaution against disaster. Fortunately stocks are moderate for the season, and receivers are not pressing sales. Shipping grades have declined 50c and family grades 25c on the barrel. The heaviest consignees have advised with the holders of drafts by Western parties as a precautionary measure only.

THE PROVISION DEALERS

expressed very similar views. The shipping movement was checked, and, unless the block was shortly relieved, there would be sacrifices. The only relief is in a freer exchange. There was a small business in lard on the part of speculators. In the

GENERAL PACKING AND SHIPPING TRADE

things are tightening, but exchanges can yet be sold at some price. The feeling of the grain men is likewise reassuring. There are croakers, of course, and there are a few who have more reasons than others to apprehend difficulty, because they have more on their hands then they can carry long; but common sentiment is that, notwithstanding that, grain has got to stand the brunt of the trouble in the commercial world. It is yet the most solid and substantial interest in the whole country. Considerable grain was purchased to-day for steamers sailing to-morrow.

COTTON.

There was considerable excitement at the Cotton Exchange to-day, and a great many sales were made for October. Prices varied little from those on Thursday. The arrivals of cotton to-day were: From Galveston, 1,559 bales; Charleston, 225; Wilmington, 71; Norfolk, 313; and Richmond, 129. Total, 2,233.

GOSSIP IN NEW YORK.

From Our Own Correspondent.

NEW YORK, Sept. 23, 1873.

It is the general opinion, that, if the Stock Exchange had not closed on Saturday morning, almost every member of the Board would have failed; and that, had it not been for the action of the banks and the Government, with the intervention of Sunday as a blank day, half the banks of the city would have been forced to suspend. The state of feeling up to last Saturday noon was

AS FRENZIED AS IT WAS CHAOTIC.

Literally, nothing had a price; even gold was hardly available; for, if any man had offered to pay his debts with it, his credit would have been destroyed. It can be safely asserted that seven-eighths of all the brokers, at the hour of shutting the Exchange, were actually broken. If they had not been, such a step could not have been taken, since the proposition would have been voted down. For the past few days, a few brokers who are strong have been anxious to open the Board, in the hope of hammering stocks, and buying them much below their real value. The lame ducks being largely in the majority, are not inclined to put any weapons in the hands of their adversaries that may be used against themselves. The opinion now is, inasmuch as human nature is liable to reaction, and as there are orders here for the purchase of millions of dollars' worth of shares, stocks will rapidly advance; and that, before long, the bulls will have entire control of the market. Opinions, however, at such times as these, have little weight, and predictions are entitled to slender consideration.

THE CLOSE OF THE EXCHANGE.

The views in regard to the closing of the Exchange are varied and contradictory. Some hold that it has established a very unsafe precedent, and that hereafter, whenever a sufficient number of brokers to control the Board get into a tight place, they may save themselves from ruin by following the example. Others think that, in a period of panic, such a course is not only advisable, but imperative; and that, in the future, the same thing will be done under the same circumstances.

SMOTHERING A FIRE.

There are those who contend that the means taken to stay the panic have been exactly akin to smothering a fire, and that it must break out again, and perhaps at a season when we are much less prepared for it than at present. They say that it would be far better to let it run its natural course; that, if strong houses went down with the weak ones, the former could be rehabilitated, and no permanent harm done. Everybody is aware that the panic was caused by undue inflation, particularly by the rampant spirit of speculation. How this spirit is to be extinguished in the great commercial centre, where abundant money is to be had, and where there is a constant and feverish desire to grow rich, it would puzzle the most ingenious mind to determine. What is called business is a passion in all our leading cities, and to make money is believed to be the duty of every American citizen. There is every temptation here, as there is in Chicago, to enter into speculation. The Gold-Room and the Stock-Exchange are perpetual provocation and enticement to that end, and he who is exposed to their influence is unusually strong if he can resist their fascination.

The stock-brokers and speculators are severely censured for their endless Bull and Bear operations; but it is impossible to see how or why they act differently from other men with commercial surroundings. They do their best to increase their income; so does everybody else. The banks help them, and even the institutions which are fond of condemning stock-jobbing are often found to be secretly engaged in it. A veteran thoroughly acquainted with the street told me, this morning, he had reason to believe there were not six banks in town innocent of complicity with speculators or speculations of some sort.

LACK OF CONFIDENCE.

The reason that monetary alarm is so easily excited here must be sought in the general lack of confidence. When there is the slightest approach to a panic, every banker or broker is afraid of every other banker or broker, because he is aware of the perpetual recklessness of his class. The whole fraternity live on a mine, and rather enjoy the sensation of so uncertain living. They have a vague hope that they will withdraw from the street some time with a large fortune, and leave their brothers to fight out the battle without their aid.

Every time there is a flurry in monetary circles, you hear that it is the result of the deranged currency; of the general expansion; of building railways on credit; of the mad spirit of adventure; that the prices of merchandise, of real estate, and of living must come down; that speculation must stop, and men adopt legitimate means of earning money. I have been told this so often, and so uniformly, with very little variation of phrase or accent, that I have grown to regard it as part of the cant of the day. The currency continues deranged; the expansion general, the railways to be built on credit, and speculation to be rife. Still, prices do not decline, nor do men adopt legitimate means of livelihood. Nor will they, in my judgment. I am like the man in the comedy: I have passed through so many crises; have seen so many destructions of the country; have witnessed so endless violations of the Constitution, and so innumerable ruins of the hopes of mankind, that such trifles no longer trouble me.

EFFECTS OF THE PANIC.

The theatres and amusement-halls have much smaller audiences than they had at the beginning of last week. Persons who have dividend-paying securities are somewhat uneasy, lest the dividends should cease to be paid; while the laboring classes are beginning to fear that they may be thrown out of employment, and that the coming winter will bear hard upon them. This is one cause of the run that has begun upon the savings banks.

The bulletins of the newspaper-offices are closely watched and anxiously read. The hotel-corridors are crowded, and everybody asks: "Have you heard of any more failures?" People jest perpetually, inquiring of each other, as they meet: "Have you suspended yet?" "Do you still pay a hundred cents on the dollar?" "Has your bank failed?" "Don't ask me for money; all of mine is locked up in the Union Trust;" "Do you deposit with Jay Cooke & Co.?"

Americans would jest at anything; the more serious the thing is, the more provocative of jest. Still,

[Continued on the Eighth Page.]

SPECIAL NOTICES.

The Only Unfailing Specific for Diseases.

of the kidneys, bladder, and the organs affected by vicious habits, is Helmbold's Extract Buchu. This medicine *cures*. Dr. Helmbold is the only physician who has succeeded in obtaining the full virtues of Buchu. His is the original and only truly valuable preparation. It is confided in by physicians and patients alike. It is important that sufferers should obtain the genuine. Therefore ask for Helmbold's Extract Buchu, with the Doctor's signature on the bottle.

Schenck's Mandrake Pills.

These pills are composed exclusively of vegetable ingredients, and although they entirely supersede the use of mercury, do not leave any of its injurious effects. They act directly upon the liver, and are a valuable remedy in all cases of derangement resulting from a disordered state of that organ. Liver Complaint, Billious Disorders, Indigestion, Sick Headache, Typhoid Fevers, &c., &c., all succumb to the free use of Schenck's Mandrake Pills. For sale by all druggists and dealers.

DRESS GOODS.

INTERESTING PRICES!

CARSON, PIRIE & CO.,

MADISON AND PEORIA-STS.,

OFFER TO-DAY:

French Wove Corsets, warranted best qualities and shapes imported, about actual half price as follows:

Regular $4.50 Corset for $2.50.
Regular 3.50 Corset for 2.00.
Regular 2.50 Corset for 1.50.

Great Bargain in Real Paris Kid Gloves, in colors only, at $1 per pair, formerly $1.75 pair.

"Thomson's Best" 2-Button Real Kid Gloves, in colors only, ordinary cost, $1.50 per pair, usual price $2.25; this is the best Glove imported.

Good 2-Button Kid Gloves, $1 per pair.

New Shades just received in "Thomson's Seamless," "Alexandre's," "Courvoiseurs," and other best makes Paris Kid Gloves.

Largest Kid Glove Department in the city and best assortment of shades.

New Merino Underwear in Ladies', Gents', Misses', and Boys', sizes at cheap prices.

Large stock of Gents' and Boys' Colored Merino Underwear at Special Bargains.

The largest and cheapest assortment of Children's French and English Fancy Hosiery.

Special Bargains in Ladies' Hosiery.

LADIES' TIES.

Special attention called to our very large and elegant new stock of Ties, embracing some of the most elegant goods imported.

BARGAINS IN RIBBONS.
ELEGANT NEW SHAWLS.

LADIES' GOODS.

J. B. SHAY,

84 & 86 STATE-ST.,

Are now opening and offering a large and varied assortment of all the NEWEST NOVELTIES in Ladies' Ties, Cravats, and Neckwear, Feathers, Ornaments, &c.; Ribbons in double colors, with the new shades in Gros Grain and Satin. The

DRESS GOODS

DEPARTMENT

Is unusually well assorted, and embraces every material, shade and style the American or Foreign markets afford, at PRICES THAT MUST INSURE SATISFACTION.

LAKE NAVIGATION.

GOODRICH'S STEAMERS

For Racine, Milwaukee, Sheboygan, etc., daily, Sundays excepted, 9 a. m. Saturday Excursion Boat for Milwaukee, etc., don't leave until 8 p. m.

For Grand Haven, Grand Rapids, Muskegon, Spring Lake, Fruitport, Manistee, etc., daily, Sundays excepted, 7 p. m.

For St. Joseph, daily, Sundays excepted, 10 a. m. Saturdays, boat don't leave until 11 p. m.

For Green Bay Ports, Monday, Wednesday, and Friday, at 7 p. m. Monday's and Wednesday's boat goes to Escanaba.

FOR SALE.

GRAND TRUNK RAILWAY OF CANADA.

STEAMER FOR SALE.

The Grand Trunk Railway Company will be prepared to receive offers for the purchase of the Steamer "International," now plying between Fort Erie and Buffalo. She is a wooden paddle steamer, and carries 14 cars on her deck. Will be ready for delivery upon the completion of the "International Bridge," during the month of October next. Offers for this steamer (to be delivered in Fort Erie) will be received by the undersigned.

C. J. BRYDGES, Managing Director.

Montreal, Aug. 12, 1873.

MEETINGS.

Attention, Sir Knights

Of St. Bernard Commandery, No. 35, K. T. You are ordered to appear at the Asylum, Sunday morning, at 9 o'clock, to attend the funeral of our late Prelate, W. R. Melville. By order of

J. A. CRAWFORD, Commander.

Attention, Sir Knights!

Chicago Commandery, No. 19, K. T. Members are hereby notified to be at the Asylum, Sunday morning at 9 o'clock sharp, to join with St. Bernard, No. 35, in ceremonies at funeral of the late Sir W. R. Melville. By order of the E. C. GEO. F. SINCLAIR, Recorder.

Masonic.

Members of Covenant Lodge, No. 526, A. F. and A. M., are notified to meet at Corinthian Hall on Sunday morning, Sept. 28, at 9 o'clock sharp, to attend the funeral of their late brother, W. R. Melville. By order W. M.

S. G. PITKIN, Sec.

Masonic.

A Regular Communication of Wm. B. Warren Lodge, No. 209, A. F. & A. M., will be held at Oriental Hall, 122 LaSalle-st., this (Saturday) evening, at 7:30 o'clock, for business. All resident members are requested to attend. By order of the W. M.

J. R. DUNLOP, Secretary.

Masonic.

The regular assembly of Oriental Consistory will be held at the Masonic Temple, corner of Randolph and Halsted sts., this evening, at 7½ o'clock, for business and work. By order of the Commander.

JAMES H. MILES, Gr. Sec'y.

DRY GOODS.

Great Money Panic!

We shall, for the next ten days, offer our entire stock of

DRY GOODS AT PANIC PRICES!

And, to succeed in our object of raising currency within the above stated time, we will give an extra

5 PER CENT DISCOUNT

On all purchases from this date.

POSITIVE! NO HUMBUG!

MANDEL BROTHERS,

State and Harrison-sts.,
Twenty-second-st. and Michigan-av.

CLOTHS, CASSIMERES, &c.

Cloths, Cassimeres,

And Woolens Generally.

HAMLIN, HALE & COMPANY

Will offer the Trade, the coming two weeks, a Magnificent Variety of Woolens, Flannels, Cassimeres, Jeans, Cottonades, and Tweeds, comprising one hundred cases, and at prices commanding the attention of close buyers.

MADISON AND FRANKLIN-STS.

ORNAMENTAL METAL WORK.

Gould Bros. & Dibblee,

149 & 151 State-st., Chicago.

ORNAMENTAL AND ARTISTIC

METAL WORK,

WHOLESALE AND RETAIL.

Fountains, Vases, Statuary,
Drinking Fountains,
Aquariums,
Deer, Dogs, Lions,
Emblematic Signs,
Copper Weather Vanes,
Stable Fittings, Crestings,
Iron Furniture,
Brackets, and Store Stools.

EXCELSIOR LAWN MOWERS.

Agents for the French Patent

BOULEVARD CHAIRS AND SETTEES.

Agents for Younglove Architectural Iron Company.

HYATT'S Patent Illuminated Tile.

SILVERWARE.

TIFFANY & CO.,

Union-Square, New York,

Are now receiving from their Factory the New Designs for this Season.

Wedding Silver.

PRESENTS FOR LADIES, GENTLEMEN AND CHILDREN.

DINNER, DESSERT, AND TEA SERVICES.

FANCY ARTICLES FOR USE AND ORNAMENT.

For the convenience of persons out of New York, careful selections from their stock will be sent on approval.

A description and range of price should be sent with the application.

Reference will be necessary for persons unknown to the house.

TRUSSES.

Rupture.

The evil effects of misfitting trusses are seen every day. The long experience of Marsh & Bowles, 160 East Washington-st., enables them to guarantee ease, comfort, and cures with every instrument they fit, making also a specialty in bow legs, club feet, spinal curvature, weak ankles, &c. They claim to excel all others in this branch. Importers and manufacturers of elastic stockings, suspensory bandages, shoulder-braces, crutches, &c.

☞ A competent female to wait upon ladies.

FRACTIONAL CURRENCY.

$5 Packages OF FRACTIONAL CURRENCY

FOR SALE AT

TRIBUNE OFFICE.

MONEY AND COMMERCE.

MONETARY.

FRIDAY EVENING, Sept. 26.

The excitement in financial matters in this city to-day certainly exceeded anything that ever transpired in that connection in this city, unless it was the utter confusion of the first few days after the great fire. The suspension of business at the Union National Bank, to-day, gave a greater shock to confidence, not only in this city, but throughout the West, than any other incident that has happened since the beginning of the panic. There is no question but that this was the circumstance that determined at least two of the four other banks that have suspended to-day to adopt the same course—they saw that the suspension of the "Union," with its extended business relations, would have such far-reaching effects that none but banks that are peculiarly situated could expect to weather this storm. Whether the suspension of the Union was inevitable or not is a question that would be difficult for any unprejudiced mind to decide. We are inclined to think that in the existing state of the public mind, it was inevitable, and if so, the sooner the better for all concerned.

The five banks that stopped business and gave evidence of it by not going into the general clearings at the Clearing-House were the Union, Cook County, Manufacturers', National Bank of Commerce, and Second National.

A week ago the Union National Bank had deposits to the aggregate amount of $6,300,000. These have been reduced, by the run of their depositors in the last week, to an aggregate of $4,400,000, of which just about one-half is due to country banks throughout the West and Northwest. From Mr. C. T. Wheeler, the Vice-President of the bank, we learn that the bank had on hand, when it closed business, about $600,000 in currency and about $100,000 of checks on other Chicago banks, besides $800,000 of New York exchange. Of this latter item, $200,000 was sight exchange, the remaining $600,000 being in time-bills drawn against shipments of grain, and would be maturing right along from day to day, the longest being, perhaps, fifteen days from now. According to these figures, if the Union had kept open to-day, the assurance received by it from the Metropolitan National Bank of New York to-day, giving the Union authority to overdraw its account for $500,000 currency, would have placed the Union in possession of at least $1,200,000 of currency between now and Monday morning. The aid from the Metropolitan, however, came a few hours too late.

The Cook County National Bank had deposits a week ago to the aggregate amount of $1,580,000, of which $800,000 was due to country banks. During the last four business days the bank has paid out, mainly in remittances to country banks, just about $500,000 in currency, and only stopped when its stock of currency had been reduced to about $30,000, and the demands from its country bank customers had suddenly been greatly increased on Wednesday and Thursday.

The Manufacturers' National Bank has been paying some currency to all depositors who presented checks. To those who demanded the whole of their accounts, it has paid some currency, and for the balance has turned over bills receivable, so as to get clear of a great many accounts. In this way it has reduced its deposits from $1,500,000 before the panic to $900,000 now. The bank refused to go into the clearings to-day because Mr. Holmes, the President, proposes to settle with his own depositors as fast as possible, instead of doing it through another bank.

The National Bank of Commerce had $800,000 deposits a week ago. Of this it has paid off in the last four days $300,000, leaving $500,000 due depositors when the bank closed business on Thursday evening. Of this amount $330,000 is due to country correspondents, and something over $160,000 to city accounts. The bank has on hand $60,000 currency, and $80,000 New York and Boston exchange. It has experienced no run from its city depositors, and has stopped simply because the demands of its country correspondents have been equivalent to a demand of their entire balances.

Of the present condition of the Second National we have no figures. Its average deposit for a year or two past has been about $700,000. It is one of the oldest Nationals in the city, and was organized before the passage of the law requiring all Nationals in redemption cities to have a capital of at least $200,000. The Second has, therefore, a capital of only $100,000—the smallest of any National in the city.

The foregoing five banks are the only ones that were not represented in the general clearings to-day.

The City National and the German National put in an appearance at the clearings to-day, and settled their balances; but at their counters they are paying no considerable amounts of currency. All depositors, however, who have presented checks for the balance of their accounts, have been satisfied with Eastern exchange, or something equivalent.

There was a run on the Third National from its city depositors that lasted until the close of business. A few days ago the bank had $3,600,000 deposits. By 3 o'clock this afternoon considerably over $1,000,000 of this had been paid off. The bank has a large country correspondence, and, as the news of the run on it will inevitably reach them to-day, it would leave little chance that the bank could meet the demands on it to-morrow.

There are a number of banks in this city whose stockholders either own or control so large a proportion of the deposits that their business is more manageable than that of many other banks. These stockholders not only let their own deposits remain uncalled for, but they go around to other depositors, and get their aid in sustaining the banks. Among these are the First National, the Commercial National, the Merchants' National, the Corn Exchange National, the Fifth National, the Northwestern National, the Merchants' Savings, Loan & Trust Company. There are others that are probably much in the same position, and we refrain from mentioning them only because we have no definite information on the subject.

For any of the National Banks that have not the assistance of wealthy Directors on the spot to help them with funds, and help them to influence depositors, there is one course which is undoubtedly the best, viz: to give notice under the forty-second section of the National Currency act that they will go into

VOLUNTARY LIQUIDATION.

The law requires that they shall give two months' notice, but there is nothing to prevent the depositor from coming forward and adjusting his account with the bank the instant the notice is given. This would place the bank in a legal attitude to settle with its depositors by turning over to each a certain percentage of its cash and exchange, and some of its bills—receivable in liquidation of his entire claim. In this way, the bank would quickly reduce its deposits, or even pay them off entirely, and, when they were reduced to a point where there would be no further demand from the depositors for liquidation, the bank would be ready to begin business again. It is probable that any bank with not over $1,000,000 deposits could so settle up its affairs as to be able to even re-organize and begin business again in a few weeks.

Several persons of respectable financial ability, with whom we have talked to-day, seem to think that the present financial crisis will eventually result in the abolition of the National Banking system. While we see no cause at work now that would necessitate such a result, it is evident that the enormous amounts of specie this crisis has started from England and Canada to this country affords the opportunity for

A GREAT CURRENCY REVOLUTION

in this country, which would bring an unexpected blessing out of what now appears to most people only a great calamity. Let the President at once call an extra session of Congress, and let it

REPEAL THE LEGAL-TENDER ACT,

making greenbacks a legal tender only for debts contracted prior to the repeal. This would not only place us at once on a specie basis, but it would give us immediately the most abundant supply of circulating medium in the world. There is now probably $150,000,000 of gold and silver coin and bullion in this country. At the rate specie is now coming to this country to buy our cotton, wheat, and corn which England and France must have and can't do without, it will probably be only a few weeks before we should have an aggregate stock of $250,000,000 of specie. If the Legal-Tender act were repealed before this specie is driven out of the country again by the greenback circulation, specie would become the basis of prices in all parts of the United States. The greenbacks and National Bank notes cannot be driven out, and, as they would still be legal tender for all debts made prior to the repeal, they would be obliged to circulate. Instead of gold being at a premium as now, greenbacks would be at a discount. Eventually a necessity would arise for funding them, but for awhile at least they would be circulated with great rapidity.

We have now about $354,000,000 of National Bank notes in circulation. It is commonly supposed that we have also $356,000,000 of greenbacks, but the wear and tear and destruction of notes in ten years has probably reduced this so much that even with the recent issues from the $44,000,000 reserve to buy bonds there is probably much less than $350,000,000 in circulation. We have, therefore, $700,000,000 of paper money. Now if the Legal-Tender act is repealed in time to prevent the outflow of specie it would give us within six months $1,000,000,000 of circulating medium, and from the depths of the present despair our financial affairs would rise to a prosperity never known before.

LATEST.

NEW YORK, Sept. 26.—Money is not really quotable, though some loans were made at ⅛ to 1 per cent and legal interest. The best of collaterals are exacted, and mortgages range from 20 to 40 per cent. Greenbacks command a premium of 1½ to 3½ per cent over certified checks.

There was a heavy decline in foreign exchange, in consequence of the condition of affairs in the Gold Room. Prime bankers' 60-days sterling sold down to 103; sight, 104; and cable transfer at 104@105½. Commercial bills sold at 101@102 for 60 days, and 103 for sight.

Custom receipts to-day, $358,000.

Gold was active and higher, the price ranging from 111⅛ to 114⅛, and closing at 114. Some Canadian and other bankers holding gold exacted high rates for its use to-day. One or two prominent short sellers were at once forced into the market as borrowers, but refused to pay the severe charges, which caused a temporary hitch in clearings, and it was feared the day's business would have to go over. But the clearings were finally made, much to the relief of all. The advance in gold is partly due to purchases by those who are distrustful of the present condition of affairs, and are locking up gold in consequence. At the opening, gold loans were made flat, and at 2, 3, and 1 per cent for carrying; but afterwards borrowers paid the following rates for use: 1-32, 1-16, ⅛, ¼, and ⅛ per cent. Late in the day the rate fell to ¼ per cent, and then to flat. At the very close, 3 per cent was paid for carrying.

The clearings were $54,000,090.

The Assistant Treasurer disbursed to-day, $39,000.

There are no quotations for Governments.

The banks cleared early and in good shape. This morning their relative condition is unchanged, and they are pursuing the same course as earlier in the week in reference to treatment of checks. The Loan Committee of the Clearing-House has issued loan certificates up to nearly $20,000,000,—the amount authorized.

The Stock Exchange continues closed, and the Governing Committee this morning decided that twenty-four hours' notice should be given before opening. It is hoped that the bulk of contracts made on Friday and Saturday last will be settled before the Exchange is reopened. The twenty-four hours' notice insures the closing of the the Exchange for the rest of the week, and the Governing Committee do not meet again until half-past 10 o'clock to-morrow morning. This will give greater opportunity for further private settlements of outstanding contracts, a long step having been gained in that direction already. A large number of prominent houses in the street have effected settlements, and as each day closes more and more contracts are settled up. If all can be thus satisfactorily arranged, the opening of the Exchange will result in no further disastrous trouble.

The Governing Board of the Stock Exchange met at 3 o'clock this afternoon to receive the report of the Committee for the Clearance of Stocks. After some discussion, the report was referred back to the Committee, and the Board adjourned until to-morrow at 10 a. m. It is stated on the street that the acceptance of the report is delayed because it is rumored that Jay Gould and Vanderbilt are effecting settlements which will clear the market of large blocks of stock, and so enable the Exchange to open without fear of a rush of sales under the rule.

As usual there was a very small business in stocks. Prices were lower in some cases, but, as a few parties have the matter in hand, very little dependence can be placed on quotations. They are given for what they are worth. The following are the latest prices for stocks current among the crowd of miscellaneous operators in the street:

	Bid.	Asked.
N. Y. Central & Hudson	87½	88
Erie	48	49
Lake Shore	68	69
Northwestern	40	41
Rock Island	82	84
Pacific Mail	29	30
St. Paul	27¾	30
St. Paul preferred	....	55
Ohios	25¾	26½
Western Union Telegraph	55	55½
Wabash	41	41½
Union Pacific	18½	19
C., C. & Indiana Central	20½	21
Harlem	105	107

Mr. Harvey Fisk, of Fisk & Hatch, states that his house has its statements nearly completed, and that the next news from them will be the resumption of payment, as their depositors are willing to assist in setting the wheels again in motion, and their securities are ready for realization as soon as there is a chance to use them.

Henry Clews & Co. have issued a circular in which they say: "We propose to continue our business as heretofore by receiving special deposits, in trust for new accounts, pledged only to payments drawn against such new accounts, and shall collect and realize upon our loans, securities, and other assets as fast as possible, and make payments pro rata as the same shall be realized on, until the entire amount shall be liquidated, interest being paid as heretofore. Numerous friends and depositors in this city approve entirely of the plan, and have already signified their readiness to continue their deposits and business as proposed."

REAL ESTATE.

The following instruments were filed for record Friday, Sept. 26:

CITY PROPERTY.

Van Buren st, e of Throop st, s f, 39⅛x100 ft, with buildings Nos. 415 and 417, dated Sept. 25; consideration, $20,000.

Buddan st, 25 ft s of Twenty-ninth st, e f, 25x125 ft, dated Aug. 1; consideration, $1,300.

Taylor st, 90 ft e of Laflin st, n f, 60x106¼ ft, dated Sept. 23; consideration, $5,000.

Milwaukee av, 225 ft n w of Girard av, s w f, 25x118 ft, dated Aug. 7; consideration, $2,250.

High st, 275 ft s of Belden av, w f, 25x128 ft, dated Sept. 26; consideration, $450.

Lincoln st, 279 fts w of Milwaukee av, s e f, 25x132 ft, dated Aug. 28; consideration, $1,200.

Kansas st, 179¾ ft w of Loomis st, s f, 30x108⅛ ft, dated July 21; consideration, $2,000.

Washington st, e of Falls st, s f, 50x100 ft, dated Aug. 5; consideration, $4,000.

Douglas Place, n e cor of Calumet av, s f, 75x160 ft, dated Sept. 20; consideration, $13,125.

Division st, w of Clybourn av, s f, 24 94-100 ft, running to Larrabee st, dated Sept 8; consideration, $2,250.

Archer av, 125 ft n e of McGregor st, n f, 50 ft, running s to McGregor st, with other property, dated Sept. 22; consideration, $20,000.

Liberty st, No. 11, 118 ft w of Stewart av, s f, 55x79 1-10 ft, dated Sept. 1; consideration, $1,150.

Milwaukee av, 402 ft n w of Wood st, n w f, 25x115 ft, dated Sept. 20; consideration, $2,500.

Dayton st, 246¾ ft s of Webster av, w f, 25x125 ft, dated June 14; consideration, $3,200.

Lake st, 60 ft e of Clark, s f, 20x100 ft, dated Aug. 28; consideration, $15,000.

SOUTH OF CITY LIMITS.

Drexel boulevard, 200 ft s of Fiftieth st, e f, of 50x231¾ ft and 50x191¾ ft, dated Sept. 22; consideration, $11,350.

Lots 25 and 26, Block 3, Winston's Subdivision, in s w ¼ of Sec. 3, 33, 14, dated Sept. 17; consideration, $3,500.

COMMERCIAL.

FRIDAY EVENING, Sept. 26.

The following were the receipts and shipments of the leading articles of produce in Chicago during the past twenty-four hours, and for the corresponding date one year ago:

	Receipts. 1873.	Receipts. 1872.	Shipments. 1873.	Shipments. 1872.
Flour, brls	6,852	5,743	8,112	4,364
Wheat, bu	167,720	104,355	103,330	82,908
Corn, bu	175,160	121,920	334,463	169,831
Oats, bu	49,970	44,200	46,780	24,392
Rye, bu	5,054	8,837	3,950	2,350
Barley, bu	28,740	55,980	15,103	69,701
Grass seed, lbs	133,370	59,506	277,332	33,890
Flax seed, lbs	169,050	337,470	20,000	131,955
Broom-corn, lbs	27,300	46,200	....	41,450
Cured meats, lbs	9,400	61,480	196,000	115,670
Beef, brls	....	....	....	42
Pork, brls	....	....	165	30
Lard, lbs	....	28,600	81,400	94,525
Tallow, lbs	12,630	15,290	....	48,120
Butter, lbs	58,645	80,884	12,000	25,736
Live hogs, No	9,177	8,191	5,923	3,413
Cattle, No	2,229	2,345	969	1,206
Sheep, No	733	947	....	....
Hides, lbs	153,420	116,830	8,300	98,830
Highwines, brls	268	216	3	483
Wool, lbs	107,033	72,140	40,093	23,586
Potatoes, bu	1,836	1,590	....	....
Lumber, m feet	4,634	746	2,789	1,940
Shingles, m	3,250	1,600	2,022	3,190
Lath, m	472	50	375	653
Salt, brls	3,120	....	3,547	2,560

Withdrawn from store yesterday for city consumption: 3,248 bu wheat; 1,220 bu corn; 7,758 bu oats; 3,386 bu rye.

The following grain has been inspected into store this morning up to 10 o'clock: 382 cars wheat; 215 cars corn; 77,600 bu No. 2 do by canal; 20 cars oats; 8,000 bu No. 2 do by canal; 11 cars rye; 54 cars barley. Total (682 cars), 337,000 bu.

To-day was another of the dark days in produce circles, and the darkest of all the dark ones in the present financial crisis. We stated in this morning's issue that the great mass of operators felt yesterday as Agag did when he said "the bitterness of death is past." To-day they felt very much as Agag did very soon afterwards, when the prophet Samuel took hold of him, and "hewed him in pieces." It was a relapse of the worst kind. Everybody took heart last evening, and early this morning a most hopeful view of the situation being warranted by the readiness with which money came in here for the purchase of produce. All these hopes were dashed in pieces this morning, when it was known that the Union National Bank had closed its doors, and each of those pieces was broken into several smaller ones when the closing up of other banks was announced in quick succession. The markets at once fell flat, and the strength previously manifested departed as a good name vanishes before the breath of calumny. A great deal of money was on the floor, sent or brought here for the purchase of grain at the prices current yesterday. But when these things became noised about the holders held on to it, with few exceptions, anticipating a further decline, while some were afraid to invest at any price, fearing that the panic would reach every bank in the country. Hence, there was little done to-day, and prices sagged again, though the receipts exhibited a falling off in volume that was calculated to stiffen quotations. Options suffered in sympathy with cash grain, and the day was altogether one of the worst on record, not excepting the two or three that immediately followed the great fire of nearly two years ago.

Another dispiriting fact was the knowledge that a considerable proportion of the grain bought yesterday for cash was not taken for shipment, as then generally supposed, but against options for October, which will be deliverable on Wednesday next. Of course this was only a temporary relief, which was not appreciated, especially as the experience of to-day showed that the turn for the better is probably further off than was hoped by the business men of average buoyancy.

The awkwardness of the situation, indeed, the utter impossibility of doing business on the usual basis on the Board of Trade, revived the proposition to shut up the Board for a while, after the example of Milwaukee. But this course was neither prudent nor possible, while it was desirable to cut off option trading, which was practically done to-day by the adoption of the recommendation of the Directors by a unanimous vote of the Board. The recommendation, with the explanatory remarks of Secretary Randolph, will be found in the local columns.

After this action the trading was confined almost entirely to settlements, though a few cash lots of grain changed hands, for currency.

The shipping movement was very light to-day, as a natural consequence of the situation above noted; but arrangements were made to move out nearly as much grain as arrived here, which was as much as could have been expected under the circumstances.

It is reported that the Milwaukee Chamber of Commerce has resolved to expel any member found guilty of trading in grain (wheat) on the street or elsewhere during the present suspension, except so far as the settlement of pending contracts is concerned. They have fixed on $1.05 as the settlement price for October deliveries, and that figure is understood to cover September trades as well. Some of our Chicago operators, who are short in Milwaukee, complain bitterly at the price, as being higher than it ought to be, and decline to accept the polite invitation to "settle up" at that figure.

The almost complete paralysis in produce circles was partially felt outside. There was less doing than usual in wholesale goods, as buyers only took hold to a lesser extent, and sellers were necessarily closer in their views, pending the present and prospective scarcity of currency. However, there was more doing than some might have expected. The general feeling is, that the West is rich in that which makes the prosperity of a people, even if all the paper money in existence should be blotted out, which it will not be. Hence we can only suffer from embarrassment; ruin is impossible.

There was some falling off in the demand for dry goods orders, not only being fewer in number, but smaller in the amounts called for. The quantity of goods distributed, however, was in excess of all reasonable expectations, and the general market does not appear to have lost any of its firmness. Groceries were reported very quiet, buyers manifesting no inclination to anticipate wants, but restricting their purchases to such articles, and in such amounts, as the immediate necessities of their trade seemed to require. In the absence of any considerable movement values were not subjected to any important changes. Stocks are in no way excessive, and jobbers were making no effort to increase sales at the sacrifice of prices. Coffees, sugars, syrups, rice, and indeed all the staples, as well as most side-goods, were firmly held. The butter and cheese markets were inactive. The former, under a light supply, was tolerably firm, but the latter is weak and tending lower. Bagging was but little inquired for and quotations are nominal. No important change was noticeable in the hay, hide, and leather markets, trade ruling slack all around with values unsettled. There was a fair movement in the leading oils, and former quotations were firmly maintained. Carbon is in light stock, and holders were firm in their views at ½c advance, 18c being the jobbing price. Pig iron, paints, tobacco and wood were dull at yesterday's quotations.

There was no change in the trade at the lumber yards. Dealers report a good interior demand, and prices are pretty well sustained. At the docks a large number of cargoes, the accumulation of several days, were awaiting sale. In the morning there was considerable inquiry from both local and interior dealers, and a better feeling existed, but when the action of several of the banks became known trade ceased, and the market remains at a standstill. Prices were irregular. Metals, iron, and nails were without change, being in fair interior request and steady. Cooperage and naval stores were rather quiet. Wool, hops, and broom corn were inactive, in fact business is well nigh suspended, owing to the money troubles and uncertainty in regard to the future. The street markets presented a much more animated appearance this morning than yesterday. The retail dealers were out in force, and, although they were restricting their purchases to supplying immediate wants, trade on the whole was more active and satisfactory. The supply of green fruits, potatoes, poultry, and eggs has accumulated considerably within the past day or two, and was more than equal to the requirements of the trade. Prices were irregular and lower. In fact, the sellers were willing to accept any reasonably fair price for the sake of obtaining the cash. Later in the day, when the general condition of affairs was known, there was less desire to purchase, and the markets closed quiet.

Highwines were dull, and 1@2c lower than the nominal quotations of yesterday, though holders generally asked full previous prices—92c per gallon. Sales were limited to 50 brls at 90c cash sharp, after New York was quoted easier at 96½@97c.

Lake freights were dull, but steady at previous quotations, being in only poor demand, while carriers were not willing to make further concessions. Rates were 8c for corn by sail to Buffalo, and 7c for barley to Cleveland. A total of 5 charters was reported, which, with 3 last evening, will carry out 211,000 bu corn, and 35,000 bu barley.

Provisions were dull and weak, in sympathy with the general tone in other markets. Options for winter delivery were not lower, though hogs were quoted off, because there is a widespread feeling that the present pecuniary stringency will not extend into the packing season. Cash product, or that for delivery this year, was weak, mess pork being nearly $1.00 per brl for cash and 25@50c lower for December. Cash lard was ⅛c per lb lower, with free sellers and no buyers, while a December lot sold at a decline of only 5c per 100 lbs. The market was nominal at the following range of prices: Mess pork, cash, or seller September, $14.75@15.00; do seller October, nominal; do seller December, $12.50@13.00; seller January, $13.00@13.25. Lard, cash or seller September, 7⅝@7¾c; summer do, 7½@7⅝c. Lard, seller November, 7⅝@7⅝c; seller December, 7⅝c; do seller January, $7.85@7.87½; do seller February, $7.95@8.00. Sweet pickled hams quoted at 9@11c for winter, and 8¼@10c for summer. Dry salted meats steady at 7⅝@7½c for shoulders; 8⅝@8½c for short ribs; and 8⅝c for short clear. Boxed shoulders, 7⅝@7¾c. English meats, 8¾@8⅛c for short ribs; 9⅛c for short clear. Summer-cured meats quotable at ½c below these prices. Green hams (16 lbs) at 8c asked, seller December. Short ribs, seller December, at 6¾@6⅛c, boxed; do short clear, 6⅞@7c; do shoulders, 4⅝@4¾c. Bacon is quoted at 8½c for shoulders; 9½c for clear ribs; 9⅝c for short clear; and 13@15c for hams, all packed. Mess beef, $8.75@9.00; extra mess do, $9.75@10.00; beef hams, $23.00@23.50. City tallow, 7¼@7⅝c; grease quotable at 4⅝@6¼c. Sales were limited to 500 tcs lard, seller December, at 7⅝c.

Flour was dull, almost to lifelessness. Sellers were so little expectant of trade, that some of them refrained from opening out their samples at all, though they stood manfully by their guns (boxes), prepared to do business in case any buyers should appear. A few parties did make bids, but at such low figures that it seemed almost a ridicule of the situation, and holders turned the cold shoulder to them. It is impossible to quote prices nearer than to say that there must be a shrinkage of at least 50c a brl from the quotations of a week ago. Bran was stronger. Sales were reported of 100 brls spring extras (Minn.) at $6.50; 100 brls do on private terms; 100 brls rye at $4.40. Total, 300 brls. Also, 30 tons bran at $10.50, on track.

Wheat was dull and fully 4c lower, the market for cash being 7c below the closing figures of last evening, with very little doing at the decline. There was plenty of money on hand with which to buy, but the holders of those orders fell back when they found that some of the banks were closed, and those of them who were acting for principals at a distance generally received telegraphic orders to let the market severely alone. The few purchases made were chiefly on Canadian account, a few being by local speculators, opening at 92c and dropping to 90c, but advanced to 94c at the close, as local millers entered the market, and bid for lots for home use. Seller the month, in settlement opened at 94c, and fell to 90c, with some rumors of transactions at as low a figure as 86c, closing nominally at 94c. Seller October opened at $1.03, declined to 96c, advanced to 98c, and closed nominally at 96@97c in settlement, while sales not in settlement were made at 93c. Seller last half of October sold at $1.02. No. 1 spring closed at about 98c; and No. 3 do at 85c. Rejected was lifeless. We note that the European markets were easier, but the quoted decline of 2@3s in one direction is probably an error. Cash sales were reported of 1,200 bu No. 1 spring at 98c; 400 bu do at 94c; 400 bu No. 1 Northwestern at $1.00; 2,800 bu No. 2 spring at 94c; 3,600 bu do at 93c; 16,000 bu do at 92c; 1,200 bu do at 91c; 5,400 bu do at 90c; 400 bu No. 3 spring at 85c. Total, 31,400 bu.

Corn was very quiet, and ½@1c lower, but was strong during the greater part of the session. The market was paralyzed early by the action of the banks, and weakened rather badly for the nonce, but it was soon found that there were several buyers on the floor with cash in their hands, who were not deterred by the threatened calamity of no money, while there were very few sellers of cash corn. Those who had been obliged to sell had closed out previously, and those who still held corn, as well as those who wanted to buy it, evidently thought it to be first-class property at present prices. Corn certainly seems very low at present, when we remember that it is wanted in Europe in much larger quantities than ever, and that our crop this year is a partial failure. The option deals are, however, mostly settled up, so that there is now practically no short interest to put up the prices by bidding for it, though it is probable that, emboldened by past successes, that side will pitch in more heartily than ever as soon as the money market works easier. Cash No. 2 opened at 34c; declined to 32½, and advanced to 36c at the close. Seller October opened at 38½c, declined to 35½c, and closed strong at 37½c. Seller November sold at 40@42½c, closing at about 41½c. Rejected was lifeless. Cash sales were reported of 400 bu No. 2 at 36½c; 2,400 bu do at 36c; 1,600 bu do at 36c; 6,200 bu do at 34½c; 15,800 bu do at 34c; 17,400 bu do at 33½c; 20,000 bu do at 33c; 10,000 bu do at 32½c. Total, 73,800 bu.

Oats were relatively active, though the amount of trading was small, and the market was strong under a fair demand in proportion to the offerings, after the first blush of surprise at the unexpected financial situation. The market averaged ½@1c lower than yesterday, at 26@26½c for cash, and 27@28c seller October, closing firm at the outside. There was nothing doing in other options, and no inquiry for rejected. Cash sales were reported of 36,600 bu No. 2 at 26½c; 10,000 bu do at 26c; 600 bu No. 2 white at 28c; 600 bu white by sample at 30c, on track. Total, 47,800 bu.

Rye was in fair demand and a shade firmer, nearly all the sales being made at the outside price of yesterday. There was not much request for car lots, but some options were unsettled, and the burden of proof rested chiefly on the shoulders of the shorts, the stocks being small and receipts light. Cash sales were reported of 11,600 bu No. 2 at 63c, and 400 bu do at 62c. Seller October was nominal at 63@63½c.

Barley was quiet, but strong, the speculative grade advancing 5c per bu, under the fact of smaller receipts, while a great deal has yet to be filled in before next Wednesday. The market was very weak at the outset, in sympathy with the general tone, $1.08 best bid for No. 2; but the first sale was at $1.15, and the market afterwards rose to $1.20, closing strong at $1.18 for cash or seller the month. Other options were unmentioned. No. 3 closed firm at $1.00, and rejected nominal at 85c. Cash sales were reported of 800 bu No. 2 at $1.20; 1,600 bu do at $1.19; 11,200 bu do at $1.18; 1,600 bu do at $1.17; 3,200 bu do at $1.15; 3,600 bu No. 3 at $1.00; 1,200 bu do at 98c; 3,200 bu do at 97c; 2,400 bu do at 96c; 2,800 bu do at 95c; 1,200 bu by sample at $1.22; 800 bu do at $1.18; 400 bu do at $1.10; 400 bu do at $1.07½; 1,200 bu do at $1.05,—all on track; 800 bu do at $1.22, delivered. Total, 36,400 bu.

EUROPEAN MARKETS.

The following is Beerbohm's dispatch to the Board of Trade in this city to-day:

SEPT. 26.—Cargoes of wheat off coast firmly held; cargoes of corn off coast rather firmer. English country markets for wheat generally cheaper. French country markets a shade cheaper. Paris—Flour market strong. Weather in England fine. Short ribs, 41s. Mark Lane—Wheat steady. Liverpool—Wheat quiet. Cumberlands, 40s.

THE WHEAT CROP OF EUROPE.

The New York *Times* says:

Reports from the great wheat-growing countries of Europe are as yet too meagre to form the basis of an estimate of the kind of competition which the United States will encounter this season in the great wheat-buying countries of the Old World. Fortunately, from our point of view, there is little need to be curious about the surplus of other countries, since the deficit in Great Britain and France is estimated at so high a figure that the main question is whether it can be fully supplied at all. English authorities place the area of land sown with wheat for this year's crop at 3,200,000 acres—or about one-half more than the acreage under wheat in the State of Illinois. The estimated yield of the English wheat crop is this season at the rate of twenty-four bushels an acre, or one-fifth below the average. This gives an aggregate crop of 76,800,000 bushels, or about one-fourth of what we are accustomed to regard as the gross yield of wheat in the United States. But the gross consumption of wheat in Great Britain, if the price be moderate, is not less than 186,000,000 of bushels. Between this and the estimated crop of the year, there is a deficiency to be supplied from abroad of 109,200,000 bushels. In other words, Great Britain will not receive from the harvest of 1873 more than five-twelfths of the wheat she requires, and will, therefore, be compelled either to retrench her consumption or to supply the remaining seven-tenths from abroad. In regard to France, the estimates are somewhat less definite. It is conceded, however, that the harvest there is a bad one, and that instead of being an exporting country, as she generally has been in the past, France will require about 48,000,000 bushels of wheat to supply her normal demand.

LATEST.

In the afternoon trading in wheat was limited, and chiefly in making settlements. No. 2 spring sold at 94c cash, and at 97@98c for October in settlement claims at the outside. Corn was quoted at 34½@35c cash or seller the month, closing at the outside, and 37½c for October in settlement, and 36c without. Other grains, provisions, and lake freights were inactive. Mugridge & Peabody bought 110,000 bu corn with currency received to-day from Boston and New England points, and will buy more.

CHICAGO DAILY MARKET.

FRIDAY EVENING, Sept. 26.

ALCOHOL—Was quiet and lower, at $1.80@1.85 for 94 per cent proof.

BROOM CORN—Speculators are purchasing to some extent, and now and then an order is placed, generally for a few bales, but the market as a rule is quiet, but nominally firm. Good to extra hurl, 8@9½c; brush that will work itself into a choice hurl broom, 6¾@7c; for good do, 5½@6c; good to choice stalk braid, 5½@6½c; inferior brush, 3½@4½c.

BEANS AND PEAS—Were in moderate request and steady. Prime navies, $2.50@2.75; good to prime medium, $2.25@2.50; common to fair, $1.25@2.00. Green peas, $1.50 per bu.

BUILDING MATERIALS—Met with a moderate inquiry at unchanged prices, as follows: Stucco, $3.50; New York stucco, casting, $3.50@4.00; Portland cement, $7.50@8.00 ₩ brl; Rosendale cement, $3.25@3.50; Utica, Louisville, Manlius, and Akron cement, $2.00 brl; marble dust, $3.00; lime in bulk, 80c@$1.00; lime (brls), $1.10@1.25 ₩ brl; white sand, ₩ brl, $1.50@2.00; plastering hair, ₩ bu, 40c; fire brick, per 1,000, $55.00@90.00; building brick (common), $6.50@7.00; pressed brick, $14.00@15.00; sewer brick, $8.50@10.00; Milwaukee and Racine pressed, $25.00@30.00, del.; do common, $14.00@15.00; Indiana pressed, $18.00@25.00; do common, $10.00@15.00; fire clay, per brl, $3.00@4.00.

BUTTER—The butter trade was very quiet, the demand being almost entirely restricted to small orders from local customers to meet current necessities. Shippers were doing very little, and common and medium grades were scarcely inquired for, choice qualities, being scarce remain firm, but other descriptions show signs of weakness. We make no change in our quotations: Choice yellow, 27c; medium to good, 18@22c; inferior to common, 13@17c.

BAGGING—Only a light demand existed for any line of goods coming under this head, and, although there are no large stocks in store, the feeling evinced by holders was sensibly easier. In the absence of any considerable sales values must be considered unchanged. We quote: Stark A, 37½c; Ludlow A, 35½c; Lewiston A, 35c; American A, 33c; Amoskeag A, 33c; Otter Creek, 34c; burlap bags, 4 and 5 bu, 19@20c; gunnies, single, 17@18c; do double, 28c; wool sacks, 63@65c.

COOPERAGE—Was quiet and unchanged, as follows: Pork barrels, $1.35@1.45; lard, tierces, $1.65@1.75; whisky barrels, $1.90@2.10; flour barrels, 48@57c; pork staves, rough, $22.00@24.00; do, bucked, $24.00@26.00; tierce staves, rough, $20.00@25.00; do bucked or sawed, $25.00@28.00; whisky staves, rough, $28.00@30.00; do bucked, $35.00; flour staves, $9.00@10.50; circle flour heading, 7½@9½c per set; flour hoop poles, $14.00@15.00 per m; pork and tierce poles, $30.00@35.00 per m.

CHEESE—This market gives unmistakable signs of weakness. Dairymen seem to have lost confidence, and some who a fortnight ago were firm in their views at 12c, are now free sellers at 11c. At the moment, however, there is no inclination on the part of jobbers to "stock up" even at this figure, the impression seeming to prevail that a still lower point will be reached. We continue to quote: York factory, mild, 12@13c; Ohio factory and Western factory, do, 10@12c; lower grades, 6@9c.

COAL—A fair amount of trading was done in this market, and former quotations were adhered to with a good degree of firmness. We repeat our list as follows: Lehigh, prepared, $11.00; Lackawanna, $10.00; Erie, $9.50; Walnut Hill, $9.50; Blossburg, $9.00@9.50; Hocking Valley, $8.00; Cannel, $10.00; Indiana block, $7.50@8.00; Kirkland Grate, $8.00; Cherry Mine, $8.00; Minonk $8.00; Kingston, $7.00; Wilmington, $6.00.

EGGS—There was a better inquiry this morning, but the supply was larger, and prices easy at 20@21c. The market closed dull at the inside price.

FEATHERS—Were dull and nominal. We repeat: Prime to choice live-geese feathers at 73c; jobbing price at 82½@85c; mixed feathers, 25@70c, according to quality; chicken, 6@8c.

FISH—Orders from the country are still coming in with fair liberality, but the local demand was inconsiderable. Under scant supplies the general market retains a firm tone, though the upward tendency recently noted in several descriptions has been temporarily checked. We make no change in our list, as follows: No. 1 whitefish, ½-brl, $6.00@6.25; No. 2 do, $5.75@6.00; No. 1 trout, $5.00@5.25; No. 1 shore mackerel, new, ½-brl, $13.50@14.00; No. 1 bay, $10.00@10.50; No. 2 mackerel, ½ brl, $8.50@8.75; family mackerel, ½-brl, $7.00@7.25; No. 1 shore kits, $2.15@2.25; bank codfish, $6.00@6.25; George's codfish, $6.50@6.75; Labrador herring, split, brls, $9.00@9.50; do, ½ brl, $4.75@5.00; Labrador herring, round, brl, $8.00@8.50; do ½ brl, $4.25@4.50; box herring No. 1, 30@32c; box herring, scaled, 40@42c; Columbia River salmon, ½ brls, $9.50@9.75.

FRUITS AND NUTS—Very little trading was done either in foreign or domestic assortment, and values were more or less unsettled for all descriptions. The following quotations are, for the present, simply nominal: FOREIGN—Dates, 8½@9c; figs, drums, 12@14c; figs, in boxes, 15@16c; French prunes, 15@16c; Turkish prunes, 15@15½c; raisins, layers, $2.95@3.00; raisins, loose Muscatel, $3.50@3.60; raisins, Valencia, 11@11½c; Zante currants, 7¾@8c; citron, 44@45c. DOMESTIC—Alden apples, 17@20c; Michigan sliced, 10½@11c; Michigan quarters, 9@9½c; Western do, 7½@8¼c; Southern do, 6½@7½c; peaches, pared, 24@25c; peaches, halves, 10@11c; do, mixed, 7½@8c; blackberries, new, 15@15½c; raspberries, 42@43c; pitted cherries, 33@35c; NUTS—Filberts, 15@16c; almonds, Terragona, 23@24c; Naples walnuts, 27@28c; Chili walnuts, 23@24c; French walnuts, 16@17c; Brazils, 9½@10½c; pecans, Texas, 14@15c; African peanuts, 6¼@7½c; Wilmington peanuts, 8½@9c; Tennessee peanuts, 7@7½c.

GROCERIES—Business was virtually at a standstill. Buyers were deterred from extensive operations by the unsettled state of finances, and their orders were restricted to such articles and such amounts as were deemed necessary to meet the immediate requirements of their trade. Among our jobbers there was no appearance of despondency. Whatever depreciation in values may result from the excitement now prevalent they believe will prove but temporary, and a feeling of confidence prevails all around. Quotations remain nominally unchanged, as follows:

BI-CARB. SODA—7½@8½c.

COFFEES—Mocha, 34½@34½c; O. G. Java, 32@32½c; Java, No. 2, 30½@31c; fancy Rio, 27⅛@27½c; choice do, 27@27½c; prime Rio, 26⅛@26⅝c; good do, 25⅛@26c; common do, 24⅛@25c; roasting do, 24@24½c; Singapore Java, 29@29½c; Costa Rica, fancy, 27⅛@27⅝c; do, prime, 26⅛@27c; Maracaibo, 26⅛@27c.

CANDLES—Star, full weight, 19@19½c; stearine, full weight, 14½@15c; do, short weight, 13½@14½c.

RICE—Patna, 8¼@8½c; Rangoon, 7⅛@7½c; Carolina, 9¼@10¼c.

SUGARS—Patent cut loaf, 13⅛@13⅝c; crushed and powdered, 12⅛@12⅝c; granulated, 12⅛@12⅝c; A, standard, 11⅛@11½c; do, No. 2, 11⅝@11⅝c; B, 11¼@11½c; extra C, 11¼@11½c; C No. 2, 10⅝@11c; yellow C, No. 1, 10⅛@10½c; choice brown, 10⅛@10½c; prime do, 9⅞@10⅛c; fair do, 9⅛@9⅝c; choice molasses sugar, 10⅛@10½c; fair do, 9⅛@9⅝c; common do, 8@8¼; New Orleans sugar, choice, 9¾@10½c; do prime, 9⅝@9⅝c; do, fair, 8⅝@9⅛c; common, 8@8½c.

SYRUPS—Diamond drips, $1.30@1.35; silver drips, extra fine, 80@85c; good sugar house syrup, 55@60c; extra do, 65@70c; New Orleans molasses, choice, 80@85c; do prime, 75@78c; do common, 65@70c; Porto Rico molasses, choice, 62@65c; common molasses, 32@35c.

SALERATUS—Common to best, 9@10c.

SPICES—Allspice, 17@18c; cloves, 40@42c; cassia, 38@40c; pepper, 28c@29c; nutmegs, $1.30@1.35; ginger, pure, 28@30c; do No. 1, 20@25c; do No. 2, 16@17c.

SOAPS—French mottled, 6⅛@6⅝c; German mottled, 6⅛@6⅝c; Golden West, 6⅛@6⅝c; White Lily, 6⅛@6⅝c; White Rose, 6⅛@6⅝c; brown Windsor, 4⅛@4⅝c; palm, 6@6⅛c; Savon Imperial, 6⅛@6⅝c; cocoanut, 7@7⅛c; Champion, 6⅛@6⅝c; primrose, 6@6⅛c.

STARCH—Gloss, 9½@10c; corn, 9@11c; laundry, 6@7c; common, 5½@6c.

GREEN FRUITS—There was a better demand this morning for domestic fruits, the local trade purchasing with more freedom. The market was abundantly supplied, the offerings having accumulated considerably, and the receipts to-day were liberal. Prices for most varieties were easier, though apples remain firm, and choice are retailed at $3.50 per brl. The market closed quiet: Lemons, $12.00@13.00 per box. California pears, $4.00@5.00 per case; do plums, red, $3.00@3.50 per case, 15 lbs; do, green, 15 lbs, $2.50@3.00. California grapes, $7.50@10.00 per case of 50 lbs. Fair to choice apples, $2.00@3.50 per brl. Pears, 75c@$1.25 per box or basket. Peaches, 75c@$1.25 per box or basket; do Crawford's, per basket, $1.50@2.00. Grapes per case (12-lb boxes), $2.25; Delaware do, $5.00; Concords, in baskets, 50@55c; Delaware do, $1.00@1.25 per basket. Cary's cultivated cranberries, $15.00 per brl; wild cranberries, $12.00. Quinces, 75@80c per box.

HOPS—The market remains quiet, but nominally firm, as follows: Prime to choice new at 45@50c; common do, 40c; old do, 20@40c.

HAY—Aside from a light local inquiry there was nothing doing in the hay market, and for pressed descriptions there is no established price. We quote: Wholesale prices paid by dealers,—cars to contain 20,000 lbs,—as follows: New timothy, prime, $14.00@15.00; do, No. 1, $13.00@14.00; do, No. 2, $10.00@12.00; prairie, upland, $10.00@10.50; do, midland, $9.00@10.00; do, slough, $7.00@8.00. LOOSE ON WAGON—Timothy, $10.00@12.00; prairie, $8.00@10.00. For delivery of pressed, $1.00@1.50, according to distance, and trade is reported fair. Below are the rates current:

HIDES—The market is in an unsettled and unsatisfactory condition. Neither local nor outside buyers seem willing to pay former quotations, and prices may be considered weak and nominally lower. Sales were restricted to a few small parcels, on private terms—understood to be at lower rates. We make no change in our list as follows: Green city butchers', 7½c; green cured, light, 10½c; do heavy, 9½c; part cured, 10@10½c; green calf, 16c; veal-kip, 13c; dry calf, 24@25c; dry kip, 21c; dry salted, 17@17½c; dry flint, 19@20c; long-haired kip, 11½@12c; deacon skins, 50@60c; grubby, scored cut, or otherwise damaged, two-thirds price.

IRON AND STEEL—The condition of affairs is beginning to affect the trade somewhat, especially in the way of lessening the local demand, but there is a fair interior inquiry. Prices are steady, as follows:

Iron	3 6-10	@ 4	rates
Horse-shoe iron	5½	@ 6	rates
Plate iron, common tank	6	@ 6½	rates
Norway iron	9	@ 9½c	₩ lb
Norway nail rods	9½	@10c	₩ lb
German plow steel	11	@12c	₩ lb
Cast plow steel	11½	@12c	₩ lb
American tool steel	16	@18c	₩ lb
Chrome tool steel	18	@20c	₩ lb
English tool steel	21½	@23	rates
English spring steel	10	@11	rates
American cast spring steel	12	@13	rates
Steel tire, ⅛-in	8½	@ 9	₩ lb

LEATHER—Business was slack, and values were without appreciable change. Below are the quotations:

HEMLOCK.

City harness	$ 39@ 41
Country harness	36@ 38
Line, city, ₩ lb	41@ 43
Kip, ₩ lb	80@ 1.10
Kip, veals	85@ 1.20
City upper, No. 1, ₩ ft	28@ 30
City upper, No. 2, ₩ ft	25@ 27
Country upper	23@ 26
Collar, ₩ ft	20@ 23
Calf, city	1.20@ 1.40
Calf, country	1.10@ 1.25
Rough upper, standard	30@ 35
Rough upper, damaged	27@ 30
Buffalo slaughter sole	33@ 37
"B. A." sole	30@ 32

OAK.

Calf	1.20@ 1.45
Kip	75@ 1.10
Harness	40@ 45
French calf, Jodot	60.00@85.00
French calf, Lemoine	55.00@80.00
French calf, 24 to 36 lbs	1.65@ 2.25
French kip, 50 to 100 lbs	1.00@ 1.60

METALS AND TINNERS' STOCK—There does not appear to be any let up in the interior demand for articles in this line, unless it be that buyers are purchasing less liberally than they first intended, and dealers are operating with more caution. Prices are steady at the following range:

TIN PLATE—IC, 10x14, $13.50; do, 12x12, $14.00; do 14x20, $14.50; do, roofing, IC, $13.00; do, 20x28, $27.00.

PIG TIN—Large, 42c; small, 43c; bar, 44c.

SHEET ZINC—Full casks, 11c; half casks, 11½@11¾c; less quantity, 11¾c; slabs, 9c.

SHEET IRON—No. 24, 6½c rates; Russia iron, 23c do No. 1 stained, 20c rates.

GALVANIZED IRON—No. 15@20 15c; No. 22@24, 16c; No. 25@26, 17c; No. 27, 18c; No. 28, 20c. A discount of 25 per cent is made from this list.

COPPER—Copper bottoms, 40c; braziers, over 12 lbs, 47c; tinned copper, 38c; planished copper, 46c; do, cut to sizes, 48c.

WIRE—2 to 5, 7½c; 6, 8, and 9, 9½c; 10 to 11, 10½c; 12, 11½c; 13 and 14, 12½c; 15 and 16, 13½c; 17, 14½c; 18, 15½c; 19, 16½c; 20, 19½c; full bundle, 25 per cent discount; fence wire, 7½c; by car load, 7c.

NAILS—Continue to meet with a fair interior demand, and moderate stocks are firm, at the given rates: 10@60d, per keg, $4.75; 8d do, $5.00; 6d do, $5.25; 4d do, $5.62½; 3d do, $6.25; 3d do fine, $7.75; 2d do, $8.00; clinch $7.25; 12½c off to the trade.

NAVAL STORES—Were quiet, but on the whole steady. We repeat: Manilla rope, ₩ lb, 17½c; sisal rope, ₩ lb, 15½@16½c; sash hemp cord, ₩ lb, 20@25c; marline, ₩ lb, 20@22c; tarred rope, ₩ lb, 17@18c; oakum, ₩ bale, $5.00@6.50; pitch, ₩ brl, $6.00@7.00; tar, ₩ brl, $5.50@6.00.

OILS—Carbon is in short stock, and, under a large demand, the price has advanced a ½c, or to 18c, where it is firm. Other oils ruled rather quiet, and were nominally unchanged. We now quote: Carbon, 18c; extra lard oil, 73@75c; No. 1, 70c; No. 2, 65c; linseed, raw, $1.00@1.02; do boiled, $1.05@1.07; whale, 80@82c; sperm, $1.90@2.00; neats foot oil, strictly pure, $1.10; do extra, 90c; do No. 1, 75c; bank oil, 60c; straits, 65c; elephant oil, 95c; turpentine, 52c; naphtha, 63 gravity, 18@19c; naphtha, common, 15@16c.

PIG IRON—The demand has fallen off very materially within the past few days, the present "lull" being attributable, of course, to the unsettled state of the money market. Prices remain unchanged, and are nominally firm, as follows: Scotch (according to brand), $52.00@56.00; Massillon, $52,000; Tuscarawas, $52.00; Lake Superior, No. 1, $55.00; do No. 2, $54.00; do No. 3, $57.00; do No. 4, $62.00; do No. 5, $64.00; Missouri charcoal coal, $55.00; Chicago stone coal, $50.00.

POTATOES—Were quiet and weak. The local trade were purchasing only to meet current necessities. We quote: Good to choice potatoes, in barrels, $2.25@2.75; do per bu, 70@90c; Early Rose at 75@80c, on track; yellow sweet, $3.25@3.50; red, $2.50.

POULTRY AND GAME—The market is flooded with chickens, and the supply is rapidly accumulating. There was rather more doing to-day on local account, but prices were weak and unsettled. Game was plenty, dull, and easier. Below are the closing prices: Old chickens, $3.00@3.50; spring do, $2.25@2.75; small do, $1.50@2.00; ducks, $3.00; geese, $9.00; turkeys, 13c; prairie chickens, $2.00@2.25; mallard ducks, $2.75@3.00 per doz; small ducks, $1.75@2.00.

SALT—Meets with a moderate country demand. We quote: Onondaga, Canada, and Saginaw, fine, $2.00; ordinary coarse, $2.10; coarse Diamond C, $2.28; ground solar, $2.15; dairy, without bags, $3.25; dairy, with bags $4.10@4.25; Ashton dairy, per sack, $5.00@5.25; Turk's Island, $2.00 ground alum, $1.80@2.10.

TEAS—Remain quiet and nominally unchanged. We repeat our list, as follows: Young hyson, common to fair, 45@55c; do good, 60@70c; do choice to extra fine, 95c@1.10; common to fine old hyson, 70@90c; common imperial, 55@65c; good to choice, do, 80c@$1.10; fair to good gunpowder, 70@90c; choice Pingsuey, $1.15@120; extra Moyune, $1.35@1.40; choice to extra new Japan, 90c@$1.00; fair to good old, 65@70c; common do, 38@42c; colored natural leaf Japan, 55@65c; common to fine Oolong, 35@45c; good, 55@65c; choice to extra, 85c@$1.00.

TOBACCO—We continue to quote:

FINE CUT—Extra, 75@85c; choice, 65@70c; medium; 55@60c; poor to common, 40@50c.

PLUG—Natural leaf, 75@80c; half bright, 60@70; black, sound, 45@55c.

SMOKING—Good to choice, 32@36c; medium, 29@31c; common, 26@28c.

WOOD—The market remains firm at the following prices: Beach, $9.50; maple, $10.50; hickory, $11.50; slabs, $6.50@7.00, delivered.

WOOL—Trade was very quiet. Considerable quantities of wool have arrived within the last few days, and stocks are in much better shape than they have been, but business at present is at a standstill for obvious reasons. We again quote:

Tub, washed, prime	50@52c
Tub, washed, common to good	40@48c
Common dingy	35@40c
Fleece, washed, XAXX, light	42@44c
Fleece, washed, XAXX, dingy	36@38c
Fleece, washed, medium light	39@42c
Coarse, washed	38@40c
Fleece, unwashed, coarse to medium	30@32c
Fleece, unwashed, coarse, and dingy	26@27c
Fleece, unwashed, fine	25@28c
Super and extra pulled	35@38c

Burry wool, 10@15c less.

WOODEN WARE AND BROOMS—Trade has been fair during the week, though at the moment there is very little doing, and owing to the present situation in monetary affairs, dealers are disposed to operate with extreme caution. Quotations are given below: 2-hoop pails, $2.25 per box; 3-hoop do, $2.50; 3-hoop dairy, $4.25; extra do, $4.75; extra cheese tubs, $12.50; No. 1 tubs, $10.50; No. 2 do, $9.00; No. 3 do, $8.00; tubs, 3 in nest, $2.30; keelers, 5 in nest, $1.75; half-bushel measures, plain, $3.75 per doz; do, iron bound, $4.50; peck measures, plain, $2.50; do, iron bound, $3.75; churns, No. 1, $11.00; do, No. 2, $10.00; do, No. 3, $9.00; do No. 4, $8.90 per doz; headed clothes pins, $1.60@1.25; washboards, $2.25@2.60 per doz; barrel covers, $2.00@2.50; kaenakins, $3.00@3.50 per rack; butter tubs, oak, 3 in nest, $1.55; do, ash, 3 in nest, $1.10; broom handles, $12.00@16.00 per m; No. 1 brooms, $3.00; No. 2 do, $2.50@2.75; do, common, $1.75@2.50.

RAILROAD FREIGHTS—Were rather quiet, but without change as far as rates were concerned. Below are the rates current:

Chicago to	Fourth class per 100 lbs.	Flour, per brl in lots of 50 brls and upward.	Grain in bulk, per 100 lbs.	Cured meats in bulk.
Boston	$ 60	$1.20	60	70
New York	55	1.10	55	65
Philadelphia, Harrisburgh, and Baltimore	50	1.00	50	60
Wilmington, Del.	50	1.00	50	60
Washington, D. C.	50	1.00	50	60
Alexandria, Va.	62	1.24		
Pittsburgh, Steubenville, Bridgeport, O., and Bellaire	30	60	30	35
Wheeling	35	70	35	40
Cleveland	22½	45	22½	27
New Castle, Pa., Youngstown and Akron, O.	30	60	30	35
Oil City, Corry, and Franklin	39	78	39	42½
Norfolk, Va.	58	1.15		
Wilmington, N. C.	75	1.35		
Charleston	77	1.54		
Petersburgh and Richmond	65	1.30		

CHICAGO LIVE-STOCK MARKET.

FRIDAY EVENING, Sept. 26.

The receipts of live stock since Saturday have been as follows:

	Cattle.	Hogs.	Sheep.
Monday	3,929	11,850	490
Tuesday	3,991	17,722	721
Wednesday	2,016	11,338	456
Thursday	2,229	9,177	733
Friday	369	1,028	317
Total	12,514	51,115	2,757
Same time last week	20,406	57,923	4,372
Week before last	13,487	56,840	4,537

Shipments were as follows:

	Cattle.	Hogs.	Sheep.
Monday	948	4,769	.....
Tuesday	1,306	3,227	698
Wednesday	389	9,035	.....
Thursday	969	5,923	.....
Total	3,612	22,954	698

The past twenty-four hours have witnessed no very pronounced change in the situation at the Stock-Yards. There were the same obstacles to an active and prosperous trade that existed on the preceding days of the week, and consequently comparatively little business was accomplished. The attendance of operators was not materially smaller than in prosperous times, but the scarcity of currency and the impossibility of transacting business through the medium of checks and drafts put an embargo upon the traffic, and, taking into account the amount of stock in the pens, the volume of sales was insignificant. The fact that the receipts were moderate, though a favorable circumstance, was not itself sufficient to favorably affect prices, which remain weak and unsettled for all descriptions of stock. Notwithstanding the fact that telegrams were yesterday sent to all parts of the West advising the withholding, for the present, of further shipments, Superintendent Sherman was to-day in receipt of despatches from different parts asking the privilege of sending forward their stock without its being subjected to the order recently issued, to the effect that any stock received until further notice will be at shipper's risk. By what process of reasoning drovers "figure out" profitable returns from stock thrown upon the market in its present demoralized condition we are curious to know. There is just now no outlet for it at any fair price, and the feed bills will very soon absorb any margin that may exist. If not another "hoof" was sent in during the next half dozen days trade would not suffer thereby.

Superintendent J. B. Sherman informs us that there is no lack of stock-cars on any of the roads leading out of Chicago, and parties who may desire to ship stock through to the Eastern markets, or back into the country, will find an abundance of freight room. The Buffalo and Pittsburgh markets are said to be in even a worse condition than our own. A telegram from the latter city states that there are 100 cars of stock there, upon side tracks, for which yard-room cannot be found.

CATTLE—If we except the purchases made by feeders, there was but little accomplished in the way of sales in this department of the live stock market. There was a fair average attendance of buyers, but the unsettled condition of the money market and the pretty general suspension of bank discounts restricted operations. Only about 1,000 head changed hands during the day, and of this number fully 650 were taken by feeders. The extreme range of prices was $2.00@5.00, with most of the transfers at $3.00@3.85 for common to prime stock steers and medium to good butchers' stuff. The outside quotation, $5.00 was paid by a city butcher (Sheibel & Son) for 16 head, averaging 1,327 lbs. The pens are chock full of unsold cattle, and the outlook is gloomy enough. Following are the nominal prices:

QUOTATIONS.

Extra Beeves—Graded steers, averaging 1,400 lbs and upward	$5.50@6.00
Choice Beeves—Fine, fat, well formed 3 year to 5 year old steers, averaging 1,300 to 1,450 lbs	5.25@5.70
Good Beeves—Well-fattened, finely formed steers, averaging 1,200 to 1,350 lbs	4.60@5.00
Medium Grades—Steers in fair flesh, averaging 1,150 to 1,250 lbs	4.25@4.50
Butchers' Stock—Common to fair steers, and good to extra cows, for city slaughter, averaging 800 to 1,100 lbs	3.00@3.75
Stock Cattle—Common cattle, in decent flesh, averaging 700 to 1,050 lbs	2.75@3.85
Inferior—Light and thin cows, heifers, stags, bulls, and scallawag steers	1.75@2.50
Cattle—Texas, choice corn-fed	4.50@4.75
Cattle—Texas, Northern wintered	3.25@4.25
Cattle—Texas, through droves	1.75@2.75

CATTLE SALES.

No.		Av.	Price.
20	cows	961	$3.37½
33	fleshy steers	1,011	3.75
65	Texas steers	1,072	3.85
20	stockers	1,070	3.70
8	stockers	905	3.62½
12	stockers	1,080	3.83
15	stockers	1,056	3.85
16	stockers	1,100	3.50
22	stockers	965	3.75
158	Texas cattle	896	2.25
12	stock cattle	1,080	3.65
33	good steers	1,241	4.50
16	good butchers' steers	1,327	5.00
25	stockers	974	3.25
10	stockers	868	3.30
27	Texan stockers	732	2.12½
303	Texan stockers	983	2.25
48	Texan stockers	815	2.12½
47	Texan stockers	786	2.10

HOGS—This market was without important change in comparison with yesterday. There was some little increase in the value of sales, but here the improvement ceased. Buyers for the different Eastern markets were in attendance, but they were hampered by the lack of banking facilities, and only a small proportion of the offerings were disposed of. Heavy hogs sold to a limited extent, on Boston account, at $4.25@4.40, while a moderate number of light bacon grades were taken for the New York market at $4.30@4.50. The market closed dull at the above quotations.

HOG SALES.

No.	Av.	Price.	No.	Av.	Price.	No.	Av.	Price.
42	300	$4.30	21	298	$4.30	21	227	$4.30
240	307	4.30	160	205	4.45	77	191	4.30
43	203	4.40	128	187	4.45	82	235	4.35
42	272	4.25	99	200	4.40	141	260	4.35
36	257	4.25	44	272	4.25	38	204	4.35
44	329	4.30	52	288	4.25	56	241	4.30
30	276	4.30	33	275	4.30	22	281	4.30
68	200	4.50	162	026	4.25	20	243	4.35
61	204	4.40	52	247	4.40	68	200	4.40
52	252	4.25	53	234	4.25	66	196	4.40
65	183	4.45	53	265	4.25	36	249	4.25
56	273	4.30	82	292	4.25	43	345	4.30
112	279	4.45	44	323	4.35	42	312	4.40
42	314	3.35	45	323	4.35	45	324	4.35
359	298	4.35	50	358	4.37½	211	209	4.45
26	203	4.40	150	198	4.45	124	197	4.45
42	381	4.40	49	280	4.40	44	324	4.35
56	262	4.37½	234	257	4.37½	51	300	4.40

SHEEP—Were inactive at nominally unchanged prices. Quotable at $2.75@4.25 for poor to choice.

CHICAGO LUMBER MARKET.

FRIDAY EVENING, Sept. 26.

The offerings are still large and quite a number of cargoes have been on the market for several days. Early this morning trade brightened up a little, and eight or nine cargoes were sold, but later, when the suspension of several banks was announced, buyers ceased to operate, and the market has since been in a state of stagnation. Prices are irregular and considerably lower, the sellers being willing to shade them to a reasonable extent, for currency. Some parties being unable to dispose of their lumber, have docked it. Prices are quoted lower as follows: Good to choice boards and strips, $12.00@15.00; common to medium do, $9.00@11.00; joists and scantling, $9.00@10.00; shingles, $3.37½; lath, $1.87½.

LUMBER FREIGHTS

are very dull, and nominally lower. Parties were talking $2.00 for Muskegon and $2.50 for Manistee, but there is no demand for vessels, and rates are simply unquotable.

AT THE YARDS.

Many dealers report an active trade, while others quote the market rather quiet. The present condition of public affairs has served to decrease the local trade, but there is still a good demand from the interior, though it is probable that there will be a falling off, now the state of things is more widely known. Prices are without change. We quote:

First clear	$50.00	@55.00
Second clear, 1 inch to 2 inch	47.00	@50.00
Third clear, 1 inch	38.00	@40.00
Third clear, thick	43.00	@45.00
Clear flooring, 1st and 2d together, rough	38.00	@40.00
Clear siding, 1st and 2d together	22.00	@25.00
Common siding	18.00	@20.00
Common flooring, dressed, first	33.00	@35.00
Common flooring, dressed, second	28.00	@30.00
Wagon-box boards, selected, 14 inches and upward	36.00	@38.00
A stock boards	36.00	@38.00
B stock boards	27.00	@30.00
C stock boards	15.00	@18.00
Common boards	12.50	@13.00
Joist, scantling, small timber, fencing, etc., 16 feet and under, green	12.50	@13.00
Joist and scantling, 18 to 24 feet	14.00	@20.00
Pickets, square	13.00	@15.00
Pickets, flat	12.00	@13.00
Cedar posts, split	14.00	@18.00
Cedar posts, round	17.00	@35.00
Lath	2.25	@ 2.50
No. 1 sawed shingles	1.50	@ 2.00
A or Star	3.62½	@ 3.75
Shingles on track	3.37½	@ 3.50
No. 1 sawed	1.25	@ 1.50

Three dollars per car to be added when transferred, which charge follows the shingles.

Thickness—Five shingles to be two inches in thickness.

Length—Sixteen inches.

HARDWOOD.

Black-Walnut — Counters, $100.00@150.00; clear, $65.00@85.00; common, $35.00@50.00; cull, $20.00@35.00; flooring, $80.00.

Ash—Clear, $28.00@40.00; common, $16.00@25.00; cull, $10.00@15.00; flooring, $30.00@40.00.

Oak—Clear, $25.00@40.00; common, $16.00@25.00; cull, $8.00@15.00.

Hickory—Clear, $28.00@50.00; common, $20.00@35.00; cull, $12.00@18.00.

Maple—Clear, $22.00@35.00; common, $16.00@25.00; cull, $10.00@15.00.

Butternut—Clear, $35.00@60.00; common, $20.00@30.00.

Cherry—Clear, $40.00@60.00; common, $15.00@35.00; cull, $12.00@18.00.

Whitewood—Clear, $30.00@40.00; common, $20.00@25.00; cull, $10.00@15.00.

Wagon Stock—Hickory axles, per set, $1.00@1.50; wagon poles, each, 45@55c; box boards, $30.00@40.00.

Florida red cedar, 35c per ft; mahogany, 30@40c; do counters, 50c; rosewood, 50@80c; white holly, 30c.

MARKETS BY TELEGRAPH.

Foreign Markets.

LONDON, Sept. 26—5 p. m.—The weather throughout England to-day is fair and favorable for the crops.

It is the general opinion on the Stock Exchange that the rate of discount at the Bank of England will be advanced on Thursday evening next. The immense withdrawal of bullion from the Bank, in consequence of the unfavorable news from New York, is apparently the cause of the depression in American securities. The amount of bullion withdrawn from the Bank on balance to-day is £473,000.

Consols to-day were 92⅛@93⅛; on account, 92⅛@92⅛. Bonds—5-20s of '65, 94⅛; do, '67, 95; 10-40s, 90⅛; new 5s, 91. Erie, 41⅛. Tallow, 43s. English hops, 9s 10d@10s 5d.

FRANKFORT, Sept. 26.—5-20s of 1862, 96⅛.

PARIS, Sept. 26.—Rentes 56f 20c.

LIVERPOOL, Sept. 26.—COTTON—Quiet; middling upland, 8⅝@9c; Orleans, 9⅛@9⅛c. Sales, 10,000 bales. American, 6,000; speculation and export, 1,000. Yarns and fabrics at Manchester dull, with a downward tendency.

BREADSTUFFS—Lower. Red winter wheat, 12s 6d. Flour, 28@29s. Corn, 32s. Receipts of wheat for the past three days, 23,000 qrs, of which 13,000 qrs were American. Receipts of corn for the same time, 29,000 qrs; American, 19,000 qrs.

PROVISIONS—Bacon unchanged. Cheese, 60s 6d.

New York Live-Stock Market.

NEW YORK, Sept. 26.—BEEVES—Fresh receipts 563, making 3,856 for four days against 4,600 for the same time last week. The market is very quiet, and prices are not materially changed. Exclusive of a few carloads, little was done. Stockers sold at 7¼@8c; the extreme range for native steers was 9¼@12½c, and for Texans, 7@10c. Sales include 6 cars green Kentucky steers, 6¼ cwt, 10c; 10 cars Ohio steers, 7@7¼ cwt, 10½@11½c; and 2 cars mixed Missouri cattle, 7¼ cwt, 9½@11½c.

SHEEP AND LAMBS—Arrivals, 1,727, making 12,113 for four days, against 13,004 for the same time last week. The market is variable and unsettled. Small lots of good sheep and lambs are retailing at a shade better prices, but wholesale slaughterers obtained fair sheep at the lowest prices of the season. The extreme range for sheep in lots was 3½@5½c, with few fancy selections sold at 5@6½c. Lambs ranged from 5¼ to 7½c. Sales include 1 car extra Ohio sheep, av 121 lbs, at 6½c; 3 cars, av 87 lbs, at 5½c; 3 cars, av 90 lbs, at 5c; 2 cars, av 80 lbs, at 4½c; 2 cars, av 83 lbs, at a fraction over 3c; 1 car poor do, av 72 lbs, at 3½c; 1 car Ohio lambs, av 53½ lbs, at 5½c; 1 car, av 47 lbs, at 5½c; 1 car Canada lambs, av 71 lbs, at 6⅛@7c; and 2 cars good State lambs, av 67 lbs, at 7⅛c.

SWINE—Receipts, 6,700, making 18,487 for the four days, against 20,675 for the same time last week. None were offered alive. Dressed were irregular, with a fair demand for light weight. Closing quotations were, 6⅛@7⅛.

Buffalo Live-Stock Market.

BUFFALO, Sept. 26.—CATTLE—Receipts to-day, 323; total for the week, 9,435. The market remains unchanged. There was a more hopeful feeling, but trade was confined to local butchers and neighboring country sellers. Sales include 168 Illinois steers, av 1,229 to 1,377, at $5.12½@5.55; 210 Indiana steers, av 1,015 to 1,359, at $4.64@5.60; 96 Michigan steers, av 889 to 1,206, at $3.25@5.12½; 17 Canada steers, av 1,160, at $4.25; 15 Ohio steers, av 1,117, at $4.50.

SHEEP AND LAMBS—Receipts to-day 200; total for week, 13,200. There is nothing doing; Canada stock are all sold; Western sheep are held over; Canada lambs, $5.50@6.00; Canada sheep, $5.00@5.50; Western sheep, $4.00@4.75.

HOGS—Receipts to-day, 1,200; total for the week, 23,200. The market advanced 10c per cwt. All the stock is disposed of. Sales include 1,000 head Illinois, Indiana, and Ohio hogs, average 117@225, at $4.60@4.80.

New York Dry-Goods Market.

NEW YORK, Sept. 26.—The trade movement was slow to-day with commission houses, but a fair jobbing distribution was made, and buyers have more confidence in the future. The market is steady, and prices are undisturbed by the financial crisis. Cotton goods are quiet in first hands, but jobbers' stocks are light, and an early revival of activity is looked for. Cotton flannels, grain bags, and medium bleached shirtings are closely sold up. Dress goods, black silks, alpacas, and pure mohairs rule firm.

The Wool Trade.

PHILADELPHIA, Sept. 26.—Wool steady, with moderate demand; Ohio, Pennsylvania, and West Virginia, double extra, above 52@53c; extra, 50@52c; medium, 49@52c; coarse, 45@48c; New York, Michigan, Indiana, and Western fine, 46@48c; medium, 48@50c; coarse, 45@48c; combing, washed, 57½@63c; combing, unwashed, 42½c; Canada combing, 63@65c; fine unwashed, 33½c; coarse and medium, unwashed, 35c; tub-washed, 40@57c; No. 1 and superfine pulled, 40@45c.

Pittsburgh Oil Market.

PITTSBURGH, Pa., Sept. 26.—Crude—Market nominally dull; demand moderate; quoted at $1.05; can buy for $1.00. No refined market; nominally quoted at 15½c.

The Produce Markets.

NEW YORK.

NEW YORK, Sept. 26.—COTTON—In better demand; middling uplands, 17½c.

BREADSTUFFS—Flour dull and lower. Receipts, 18,000 brls; superfine Western and State, $5.25@5.85; common to good extra, $6.30@6.80; good to choice do, $6.85@7.15; white wheat extra, $7.15@8.00; Ohio extras, $6.30@8.00; St. Louis, $6.85@10.00. Rye

...meal and corn-meal unchanged. Wheat unchanged; receipts, 6,000 bu. Rye more active; Western, 91@97c. Barley and malt unchanged. Corn scarce, and a shade firmer; receipts, 10,000 bu; steamer mixed Western, ...; sail do, 63@64c. Oats unchanged; receipts, ...

...—Firm; Western, 27@28c.
Hops—Unchanged.
Coffee—Dull and unchanged.
Sugar—Dull.
Molasses—Nominal.
Petroleum—Crude, 5¾@6c; refined, 17c.
Provisions—Pork weak and unsettled; new mess, $17.50. Beef and cut meats unchanged. Middles weak; long clear, 8¾c. Lard weak; old Western 8½c. Butter quiet. Cheese dull at 11¼@13c.
Whisky—Firm at 98c.

OSWEGO.

Oswego, Sept. 26.—Breadstuffs—Wheat quiet; No. 1 Milwaukee, $1.48. Corn quiet at 64@65c.

CINCINNATI.

Cincinnati, Sept. 26.—The general markets are almost at a standstill. There is no panicky feeling, but no disposition to operate, save to supply immediate necessities, and prices continue nominal.

DETROIT.

Detroit, Sept. 26.—Breadstuffs—Flour is quiet and unchanged. Wheat closed quiet and weaker; extra, $1.5[illegible]@1.58; No. 1, $1.48@1.50; amber, $1.35@1.38. Corn steady; yellow, 47c. Oats, 35c.

CLEVELAND.

Cleveland, Sept. 26.—Breadstuffs—Grain—The market is inactive; prices are nominal.
Petroleum—Firm and unchanged.

TOLEDO.

Toledo, Sept. 26.—Breadstuffs—Flour dull and unchanged. Wheat dull and lower, transactions being made in settlement; amber Michigan, $1.34, spot and September; $1.37 October; No. 2 red, $1.32 cash and September; $1.35 October. Corn dull and lower; high mixed, 45c cash and October; No. 2 mixed, 45c ... Oats dull; No. 2, 34@35c.
Freights—Dull; one charter of corn to Oswego ...
Receipts—Flour, 1,000 brls; wheat, 9,000 bu; corn, 20,000 bu; oats, 7,000 bu.
Shipments—Flour, 2,000 brls; wheat, 1,000 bu; corn, 4,000 bu; oats, 1,000 bu.

ST. LOUIS.

St. Louis, Sept. 26.—Breadstuffs—Market entirely nominal; not enough was done at the Open Board to establish prices. A few lots of No. 3 red fall wheat sold at $1.23@1.24, seller the year. Corn sold at ... of the Board at 41@41½c, seller October. Nothing was done in other grains.
Provisions—No sales.
Hogs—Lower, at 3¾@4c cash.
Cattle—Only a local demand.

LOUISVILLE.

Louisville, Sept. 26.—No banks here have suspended yet, and there is no undue excitement. Business is recovering but slowly, and transactions in breadstuffs, groceries, and produce are confined to the immediate wants of trade at unchanged prices.

BUFFALO.

Buffalo, Sept. 26.—Breadstuffs—Flour steady. Wheat unsettled; sales 16,000 bu No. 3 Milwaukee club at $1.19. Corn unsettled; boat-load parcels nominal; sales No. 2 mixed Western at 53c. Oats quiet and scarce; sales 1,700 bu Ohio, in lots, on private terms. Barley quiet; sales 3,000 bu No. 3 Western at $1.25.
Freights—Dull.

MILWAUKEE.

Milwaukee, Sept. 26.—Breadstuffs—Street quotations for flour, $5.60@6.25 for medium to choice. Wheat—Nothing done except in settlements, which were made on a basis of $1.04@1.06 for No. 2 spring, seller September and October. All cash trading being prohibited on 'Change, there are no sales made public on which to base quotations. Oats—No. 1, 32c. Corn nominal at 37½c. Others nominal.
Freights—8c for wheat to Buffalo.
Receipts—30,000 brls flour; 29,300 bu wheat.
Shipments—14,000 brls flour; 200,000 bu wheat.

NEW ORLEANS.

New Orleans, Sept. 26.—Breadstuffs—Flour dull; stock small; treble, $7.00@7.75; family, 8.50@9.50.
Provisions—Pork dull at $17.00; dry salt meats quiet; shoulders, no sales. Lard dull and nominal; tierce, 8¾@9c; keg, 10@10½c.
Whisky—Dull; Louisiana, 94c; Cincinnati, $1.02.
Cotton—Sales 1,225 bales; all sales payable in certified checks. Prices are without material change; demand mostly for Havre; good ordinary 15⅛c; strictly good ordinary, 15⅞c; low middling, 16@16½c.

PHILADELPHIA.

Philadelphia, Sept. 26.—Breadstuffs—Flour dull; Wisconsin and Minnesota extra family, $7.00@...; Wheat dull; red, $1.55@1.60; amber, $1.57@...; white, $1.70@1.80. Rye dull. Corn dull; yellow, 65c; mixed Western, 64@66c. Oats dull; white, 50c; mixed, 43@48c.
Petroleum—Crude, 11c; refined, 16¾@17c.
Whisky—$1.00.

BALTIMORE.

Baltimore, Sept. 26.—Breadstuffs—Flour dull and unchanged. Wheat fairly active and unchanged. Corn dull and nominal; mixed Western, 58@60c. Oats dull and unchanged. Rye dull and weak at 70 ...
Provisions—Dull and unchanged.
Whisky—Steady at 98c.

MARINE INTELLIGENCE.

Port of Chicago.

ARRIVED............Sept. 26.

Schr Dashing Wave, Buffalo, coal.
Schr Mary B. Perew, Buffalo, coal.
Schr M. L. Higgee, Cleveland, coal.
Schr Moselle, Flat Rock, lumber.
Schr Cleveland, Menominee, lumber.
Schr J. M. Forrest, Green Bay, wood.
Prop Persia, Montreal, sundries.
Schr Ira Chaffee, Saugatuck, lumber.
Schr A. Bronson, Ludington, lumber.
Schr El Tempo, Manistee, lumber.
Schr H. C. Heg, Portage Lake, lumber.
Scow barge Annie Laura, Muskegon, lumber.
Prop Bronson, Menominee, lumber.
Prop Sonora, Menominee, lumber.
Schr Ashtabula, Kewaunee, railroad ties.
Schr Montgomery, Bay City, salt.
Schr Kearsage, Good Harbor, wood.
Schr Australia, Hedgehog harbor, wood.
Schr Corona, St. Joseph, sundries.
Schr Muskegon, Grand Haven, sundries.
Schr Lena Johnson, Cleveland, coal.
Schr A. J. Rogers, Cleveland, coal.
Schr Wm. F. Allen, Erie, coal.
Scow barge Monitor, South Haven, wood.
Schr Ellen Williams, Menominee, lumber.
Schr Sheboygan, Manitowoc, sundries.

CLEARED............Sept. 26.

Schr Scotia, Buffalo, 50,000 bu corn, 500 brls flour, 150 bags wheat, 150 tons railroad iron.
Schr Camden, Buffalo, 48,000 bu corn.
Schr L. Valkenburg, Buffalo, 21,215 bu corn.
Schr Empire State, Buffalo, 15,000 bu corn, 8,125 bu wheat, 2,255 bags seed, 600 brls flour, and sundries.
Schr Corona, St. Joseph, sundries.
Schr A. G. Morey, Buffalo, 18,200 bu corn.
Schr Mocking Bird, Cleveland, 37,000 bu barley.

NIGHT CLEARANCES.

Schr City of Traverse, Buffalo, 19,000 bu corn.
Schr Amaranth, Buffalo, 18,070 bu corn.
Schr Monitor, Michigan City, 25 cords stone.
Schr Muskegon, Grand Haven, 60 tons pig iron, 22 pigs, lead, 11 brls of whisky, and sundries.
Schr Sheboygan, Racine and intermediate points, 28 brls oil and sundries.

Lake Freights.

Were dull at 8c for corn, and nominal at 9c for wheat to Buffalo. The charters were barge City of Tawas, props Onward and Butcher Boy, and prop Mohawk, corn to Buffalo at 8c; schr Emma Hutchinson (yesterday afternoon), corn to Buffalo at 8c. Total, 5; capacity equal to 211,000 bu corn.

The Balloon of the Future.

From the New York Times, Sept. 24.

Yesterday, Prof. Wise, his son, and Dr. Parisel, who is stated to have been "Chief of the aeronautic service under the French Commune," ... met Mr. P. T. Barnum by appointment at the Astor House to give expression to their views as to the possibility of a successful transatlantic balloon trip. Mr. Barnum purposes giving his entire attention to the subject for some time to come, and with that view he starts for Europe to-day, in order to consult with aeronauts in London, Paris, and other places. He is quite sanguine of success, and says that no amount of trouble or expense will deter him from carrying out his scheme. The balloon which Prof. Wise recommends would cost from $15,000 to $18,000. He would have it made of ... silk, and he says that with a diameter of 100 feet it need not weigh over 2,000 pounds. The upper part of the balloon would be "reinforced" with a muslin covering rendered waterproof. He would not put in more than 150,000 cubic feet of gas, as that would be sufficient to carry up about 11,000 pounds. Being asked by Mr. Barnum what was the best time of year for the trip, he said that no month would be as favorable as June or July. Dr. Parisel was then questioned. His plan is to substitute hot air for gas as a buoyant agency, while to lower the balloon he would introduce cool air. He gives the following calculation in figures: 600,000 cubic feet of hot air, giving a lifting power of 18,000 pounds; balloon, netting, and coating, 6,000 pounds; car, stove, provisions, and men, 3,000 pounds; oil, 8,000 pounds; ballast, 1,000 pounds. He said that 8,000 pounds of oil would last thirty days, or long enough for a trip two and a half times around the earth. Mr. Barnum having remarked that one trip around the earth would be quite enough for him, asked Prof. Wise what he thought of Dr. Parisel's plan. Prof. Wise said he knew nothing about hot air balloons; he believed there was something feasible in the idea, but he would not like to engage in it. "What shall I do," asked Mr. Barnum, "when I find the doctors disagreeing?" "You had better try the cheapest experiment first," remarked Dr. Parisel. "No," said the great showman, "I want the safest first. I would rather pay $100,000 to succeed than $10,000 to fail." Then turning to Prof. Wise, he said: "I should like to have you in London. If I cable for you, will you come?" "I will," answered the Professor, "but I'd rather balloon it." "Would you be willing," continued Mr. Barnum, "to try it from London here in the spring?" "I would rather," said the Professor, "to come to the ... Continent, but not to North America." Mr. Wise, Jr., here remarked that the air-current being from west to east, a trip from England to this country could not be made. In the course of some further conversation, Mr. Barnum remarked: "I'll attend to nothing but ballooning for the next month or two. I am determined to spend my last dollar, and to get the best men." The conference then ended.

—Last words of the two roughs who recently shot each other at Truckee: Fugate—"Oh, I'm killed." White—"Thank God, I've ... It's some satisfaction to know that I killed him; but I suppose I must follow in a few minutes. Pull off my boots."

DULUTH.

"What a Wonderful City We Have, Sir!"

Jay Cooke Only Remotely Connected with the "Zenith City of the Unsalted Seas."

The Lake Superior & Mississippi Branch of the Northern Pacific—The Dalles of the St. Louis River.

Correspondence of The Chicago Tribune.

DULUTH, Sept. 22, 1873.

At 6 o'clock this evening I reached this place, via the Lake Superior & Mississippi Branch of the Northern Pacific Road, in nine hours and a half from St. Paul. To my surprise, I found one end of the Northern Pacific Road still here at Duluth. Ever since I reached Minnesota, there has been so much talk and excitement about Jay Cooke and the Northern Pacific that I candidly expected to find, on my arrival here, that the eastern leg of the great isothermal had walked off! Duluth! yes,

THE RAILROAD IS HERE;

and twenty minutes on Duluth's principal street would convince the most skeptical that it will remain here, though twenty thousand Jay Cookes should go up. The Duluth man is different from any other man in the world; I speak of them in the singular number, for every man, woman, child, Indian, and half-breed, in Duluth, are one and the same (on the subject of Duluth's greatness). The Duluth man is not selfish; he is not miserly; he giveth liberally to charity and churches. But, for vanity,—pure, unadulterated "blow,"—in hope, a living paraphrase of Campbell's apostrophe,—the Duluth man stands pre-eminent. Said Armand: "Paris is France." "Yes," said Camille, "but France is not Paris." Outside of Duluth there is no Minnesota. One of the first men I met was State Senator Graves. "Ah!" said the modest Senator, "what a wonderful city we have, sir!" And there he stood in front of a glowing anthracite-furnace,—in the middle of what, in civilization, is a mellow, golden autumn,—and wonderingly inquired of me

WHY I THOUGHT IT COLD!

Duluth is just a little too far north for September weather. Its people, however, don't realize it, and, if they are happy and can stand it, certainly no one else should complain. On the train from St. Paul to-day was an Indian Chief. Those of your readers who understand French can tell his name from the half-breed pronunciation: "Buffer." He had been to St. Paul for the first time. Through the aid of his daughter, a comely-looking squaw, I conversed thus: "St. Paul, big city?" "Heap big. Duluth—he much big—magnifique!" When Indians award the palm of superiority of Duluth over St. Paul, no wonder Graves is gravely sincere.

Duluth *is* a wonderful city, and I would not seek to disparage it. And, on my questioning its leading men, I was really glad to be convinced that the present embarrassment of the Northern Pacific Company does not in the least dampen their spirits or lead them to look gloomily toward the future. Fortunately for the financial prosperity of Duluth,—and very contrary to general surmise,—Jay Cooke & Co. were

ONLY REMOTELY CONNECTED

with it. The only direct moneyed interest the fallen firm had here was a subscription of $15,000 toward the blast-furnace, of which 65 per cent has been paid in. Of the three banks here, only one of them had correspondence with Jay Cooke & Co., and that one will lose no more than $500.

As a medium of communication between Duluth and St. Paul, the

LAKE SUPERIOR & MISSISSIPPI BRANCH

of the Northern Pacific is valuable. But for any local business, beyond the first thirty miles this side of St. Paul, I should say the building of the road was a grand mistake. From Pine City to Thompson Junction, the line runs through a most desolate and forbidding country,—a country that can never be made productive, even after, in years to come, it be denuded of its inferior timber. Hour after hour the train speeds along (for the road is well built and the track good), and, from either side the coach, nothing is presented to the view but the ghostly trunks of the birch, and the knarled, knotty limbs of the scrub-pine. At Thompson Junction, 26 miles from Duluth, the main line of the Northern Pacific is reached; and another quarter of a mile opens to the view the grand scenery of the

ST. LOUIS RIVER DALLES.

The river, itself an insignificant stream, wanders in and out among vast and crumbling heaps of a rotten slate, or jumps wildly from terrace-like deposits of boulders. Deep ravines lead off from the river, and across these, by bridges 900 feet long and 150 feet high, the track is built,—heavy masonry, rip-rapping, and solid timbers rendering the road perfectly safe. Nowhere in the United States, outside of the Lake Superior region, are there such awe-inspiring reminders of that great volcanic period which at one time convulsed our continent, than in the Dalles of the St. Louis River. The gloomy ride before the Dalles are reached fits the mind for indulging in waking dreams; and then, when the Dalles burst on the sight with a speed of 25 miles an hour,

THE IMAGINATION PLAYS WANTON.

I gave rein to fancy. In the shade of yonder overhanging cliff stalked a great Leptotherium, stolidly gazing into the cavernous depths; far-down the gorge, the Mesicotherium awkwardly gamboled; while from every ravine Pachydermatuses stared up in wonderment at the strange monster who rumblingly broke in upon their solitude. [Thus far had I got in this handsome style, when a prayer-meeting broke out in a room of the hotel near me, and—I come back to poetic Duluth and the prosy Northern Pacific.]

To-day I met the pay-car of the Northern Pacific Company. The Paymaster was disbursing to employes for the month of August. It seems that, under the administration of C. W. Mead, the Company has been able to economize and to

RE-ESTABLISH ITS CREDIT.

General-Manager Mead has done a good work, and deserves praise. Another reason which operated favorably to the finances of the road is, that this season no large bills for construction have been created. Since the road reached the Missouri River, expenses have been limited to actual employes, supply-agents, and repairs. To-morrow I leave for Brainerd, the headquarters of the main line, and shall fortify myself with statistics. For the present, enough of—Duluth.

PHOCION.

The Volcano of Mauna Loa.

From the Hawaiian Gazette, Sept. 3.

This lofty volcano is burning as brilliantly now as on the night when it burst forth, Jan. 7. On Wednesday night, Aug. 27, it lit up the entire island, and its glare could be seen by vessels passing more than 100 miles distant. Early in August, Dr. O. B. Adams, surgeon of the Costa Rica, accompanied by his wife, visited the crater, and found it in magnificent action. The weather was intensely cold, water in their containers freezing solid during the night. It was impossible to induce the native guides to remain at the summit longer than one night, and the Doctor was, in consequence, compelled to make a shorter stay there than he had planned. Mrs. Adams is the third lady who has made the ascent during the past year, and we doubt not feels amply repaid for the excursion. The columns of molten lava, which is thrown out of the summit crater, varies from 200 to 500 feet in height, and assumes all the various forms of a grand fountain of water. It is singular that the eruption should continue with so little change for over seven months as it has, at such a great elevation, nearly 14,000 feet above the sea.

While this display is going on at the summit, the old crater of Kilauea (4,000 feet above the sea) is also unusually active. Gov. Lyman informs us that early last week the old south lake overflowed its rim, and that a stream of molten lava has since been running down towards the depressed centre of the crater, the stream flowing at a very rapid rate, and the lava disappearing beneath the crust. The south lake is divided into two smaller ones than formerly, separated by a wall, and yet so distinct are the sources of supply that the lava in one will rise fifteen feet, and subside again apparently without affecting the other, although located so near each other as to leave the conviction in the mind of a casual spectator that they are connected. In addition to this phenomenon there is another, equally singular. A miniature cone, seventy-five or a hundred feet high, located near the south lake, at times sent a stream of lava out of its summit aperture, which flowed down its side into the lake. This occurred without affecting the lava of the lake in any perceptible degree. The volcano, during the last twenty years, has never presented more varied and attractive phenomena than it does now, and travelers who can spare a month to visit it will be well repaid. Four weeks gives ample time to witness the principal points of interest on Hawaii and Maui.

MISCELLANEOUS.

The population of Texas in 1870 aggregated 818,579. In 1873 the Lone State foots up 1,500,000 souls, with an increase beyond any previous ratio.

—A letter from Put-In Bay says: "Jay Cooke's failure creates a great excitement here. The island (Gibraltar) has been attached."

—The safe of a bank at Prairie City, Ill., got so securely locked that experts had to be summoned from Chicago to open it.

—The new Monastery at Mellory, near Dubuque, is rapidly approaching completion. It is a fine stone building, 1,000 feet in circumference. The brothers have 7,000 acres of fine land, stocked with Durham cattle, Cashmere goats, and large herds of swine. Fifteen acres are devoted to garden and nursery.

—While riding near Indianola, Iowa, last week, Jap Cochrane was suddenly confronted by two men, one of whom seized his horse's bridle. Cochrane gave the animal a cut with his whip, which caused it to spring forward and secure its release from the man, and then hit the other fellow a blow on the head. But just here a revolver commenced talking, and Cochrane surrendered his pocketbook, and a truce was declared.

—A very offensive odor which has haunted one of the offices of the Boston City Hall was traced, the other day, to a dead fish in the pocket of an old coat belonging to one of the clerks, who, on his last fishing excursion, had, in an oblivious moment, transferred the sculpin to his pocket.

—The great advance in the value of fine oil paintings during the past few years is well shown in the sale of a picture by Rembrandt, "The Burgomaster's Daughter," which took place in London, recently. The picture was originally in the Pourtales collection, and was sold a few years ago from that gallery for 200 guineas. At the recent sale it brought 1,550 guineas.

—They play queer tricks in Massachusetts. The Worcester *Spy* says: "Mr. Daniel Marsh, a peddler well-known here, was terribly burned at Boylston yesterday. He was sitting in a chair, when a man named W. G. Adams came up behind him and placed a hot flat-iron upon his head. He removed it with his hands, which were also badly burned."

—The Greenfield, Mass., *Gazette* says: "Hoosac tunnel has a ghost, and, if one of the miners should oversleep or get belated, nothing will induce him to enter the tunnel (which is always dark) alone to overtake his companions who have gone ahead. He will forfeit his day's wages and wait for the next day, when he will be sure to join his gong. The ghost does not reveal himself to a crowd, which goes to show that he does not differ from other ghosts."

Grain-Dealers' Granges.

LETTER FROM THE INDIANA STATE GRANGE SECRETARY.

To the Patrons of Husbandry:

An article has been going the rounds of the press that a grange had been organized among the grain-merchants of Boston, and granges would soon be organized in all the seaboard cities. This was used by our *friends* to show that we would gain nothing in the way of direct shipment, as the speculators would checkmate that by organizing granges. I sent the article to our Secretary of the National Grange, O. H. Kelley, which he answered as follows:

R. C. SAWDON, Aurora, Ind.

LETTER FROM THE NATIONAL GRANGE SECRETARY.

NATIONAL GRANGE OF THE ORDER OF PATRONS OF HUSBANDRY, WASHINGTON, D. C., Sept. 13, 1873.

R. C. Sawdon:

DEAR SIR AND BROTHER: I have the pleasure to acknowledge the receipt of your favor of Sept. 8, and reply as follows:

The slip you send rather does the Boston Grange an injustice. Some of the farms in New England are owned by some of the members of the Boston Grange. As to any purpose to checkmate the aims of the producer by granges in the seaboard towns, that is sheer nonsense. If we propose to secure benefits in direct shipment of produce to Europe and importation of foreign goods, completely cutting off the middle-men, how better can we accomplish this than by transacting all the business through members of our order? If we cannot trust those obligated within the grange in the East, can we those in the West? Western granges are willing to be fleeced by grain merchants outside of our order, and deal with them. Is it not more judicious to have some honorable business men inside, and feel secure, provided we can get them. Yours fraternally,

O. H. KELLEY.

LOST AND FOUND.

LOST—ON ELDRIDGE-COURT, A SMALL BLACK and tan dog, with red collar, nickel mounted, having small lock attached. Any person returning the same to Mr. FRANK MONROE, corner of Wabash-av. and Eldridge-court, will be well rewarded.

LOST—ON OR ABOUT SEPT. 18, A CHECK FOR $47.73, on the West Side Bank of Lunt, Preston & Keen, payable to the order of Thomas Wiley, and signed by T. Davis Fitch. Payment has been stopped. The finder will please return to E. A. DAVENPORT, 105 Fifth-av., Room 4, or Dr. T. D. FITCH, Monroe-st., opposite Centenary Church.

LOST—ON TUESDAY, SOMEWHERE ON THE South Side, probably on Wabash-av., between the Post-Office and Twenty-second-st., a Geneva, hunting-case lady's gold watch; had on the corner E. K. B., and a wedding inscription inside; hair chain. Will reward handsomely, if returned to 215 South Sangamon-st.

LOST—BETWEEN 39 STATE AND OAK-ST., North Side, on Tuesday morning, Henraten House, on North LaSalle, near Oak-st. Will be liberally rewarded when returned there.

LOST—$10 REWARD—A BOB TAIL LIVER AND mottled color pointer dog; had on a chain collar with no name. The above reward will be given by returning him to TOWNSEND & GALE, corner Monroe-st. and Fifth-av.

LOST—ON THURSDAY, 25TH, IN THE VICINITY of Madison, Ann, and Carroll-sts., a pockethandkerchief containing five rings, with stone and pearl settings. The finder will be liberally rewarded on returning to 995 South State-st.

LOST—A BOY—JOHN HARRISON, 6 YEARS OF age, blue eyes, light hair, brown clothes, straw hat, shoes and stockings. Any information will be thankfully received and rewarded, by his parents, 674 Centre-av. GEORGE HARRISON.

LOST—BLACK NEWFOUNDLAND DOG, WITH leather collar; liberal reward if returned to J. N. BEECHER'S jewelry store, 318 West Madison-st.

NOTICE—TAKEN FROM NO. 17 LAUREL-ST., ON Monday night, Sept. 22, a round box buggy. Any person returning same, or giving any information of its recovery, will be suitably rewarded.

STRAYED OR STOLEN—THURSDAY FORENOON, from lot corner South Park-av. and Thirty-first-st., a medium-sized red cow, short horns, with rope around them, and iron ring on rope. A liberal reward will be given for her return to 460 Calumet-av.

STOLEN—A BAY PONY WITH WHITE SPOTS ON him; stands 13-hands high, and scar on his back; $20 reward. GEORGE HOLDSTACKY, 36 Margaret-st.

TAKEN UP—TWO STRAY HORSES AT LAKE View by STANLEY MACE.

$25 REWARD—STOLEN, FROM 463 HARRISON-st., on Friday, Sept. 26, a dark brown horse, lame in left hip, and one fore shoe off; a square box-top buggy, painted dark and striped with green. The above reward will be paid upon returning said property and the conviction of thief. ROBERT PERRINI, Riverside, Ill.

TO EXCHANGE.

TO EXCHANGE—ANY PARTY WISHING TO EXchange cash and real estate for one of the finest sample rooms and billiard halls in this city, together with a choice stock of wines, liquors and cigars, all located on one of the best streets on the South Side, will find it to their interest to call at 157 South Clark-st., Room 8.

TO EXCHANGE—OR FOR SALE ON EASY TERMS—Lots or blocks, comprising the Park Subdivision of South Englewood, all lying on the ridge and fronting on Vincennes-av.; in fact the cream of South Englewood. Will exchange for good city improved property. Call and examine. GILBERT & CALDWELL, 206 LaSalle-st.

TO EXCHANGE—A FINE SECOND-HAND LIGHT buggy. Address J 23, Tribune office.

WANTED—TO EXCHANGE—SUBURBAN ACRE property, southwest, for a 2-story and basement brick dwelling. Address P 93, Tribune office.

WANTED—TO EXCHANGE—FARMING LANDS and six lots in the City of Grand Rapids, Mich., for a stock of dry goods or boots and shoes. Address D 65, Tribune office, for 10 days.

WANTED—TO EXCHANGE—PROPERTY ON WAbash and Indiana-avs., for frame houses on the South Side to move or on leased ground. J. S. & A. SCOVEL, 76 Madison-st.

INSTRUCTION.

SITUATION WANTED—BY A THOROUGHLY competent lady teacher, experienced in teaching, in city or suburbs; best references given. Address L E D, care Hadley Bros., 136 State-st.

SHORT-HAND WRITING—THE FIRST LESSON IN this art to the class now forming at Bryant & Stratton's College, will be given Tuesday evening next, by PROF. MORGAN.

SITUATION WANTED—IN A FAMILY AS GOVerness, by a lady; one who can give good references, and has had experience in teaching all the English branches, with music, French, and drawing; would have no objections to leaving the city. Address U 4, Tribune office.

HOUSEHOLD GOODS.

FOR SALE—A GOOD BRUSSELS CARPET FOR front and back parlor, nearly new, cheap for cash. Call to-day at 49 North Sangamon-st.

FOR SALE—BEDROOM FURNITURE, CARPETS, etc. Also, No. 8 cook stove, nearly new; also, base burner and ventilator at reasonable price. Address J 84, Tribune office.

FOR SALE—A FULL SET OF HOUSEHOLD FURniture cheap; and suit of rooms, for housekeeping, on second floor, at $12 per month. Call at 940 Butterfield-st.

PARTIES DISPOSING OF FURNITURE, HOUSEhold goods, or merchandise of any description, will consult their interest before selling same in calling on OSGOOD & WILLIAMS, 63 South Canal-st.

DIVORCES.

DIVORCES—LEGALLY OBTAINED—FEE AFTER decree. Scandal avoided. Nine years' practice in the Courts of Chicago. Address F. O. Box 1037.

CITY REAL ESTATE.

FOR SALE—GOOD LOTS ON THE FOLLOWING streets: State, Burnside, Butterfield, Arnold, Garibaldi, Hanover, Butler, Wallace, Summer, Winter, Murray, and Halsted; also, on Wentworth, Shurtleff, Portland, and Stewart-avs.; also, on Alexander, Twenty-fourth, Twenty-sixth, Twenty-seventh, Twenty-eighth, Napoleon, Twenty-ninth, Earl, Thirtieth, Haven, Thirty-first, Thirty-second, Thirty-third, Thirty-fifth, Thirty-sixth, Thirty-seventh, Fontaine, and Thirty-eighth-sts. Title perfect. Warranty deeds. A very small payment down, 5 years' time, 6 per cent interest. No agency business. Apply to owner. ALBERT CRANE, 116 Monroe-st.

FOR SALE—ONE-AND-A-HALF-STORY FRAME cottage and lot on Thirty-second-st., near Wallace, on long time; monthly payments; near cars, and water on premises. Title perfect. Apply to FRED P. FISHER, 148 LaSalle-st., basement.

FOR SALE—CENTRAL PARK AND CENTRAL Park boulevard lots; easy terms, small payment down to parties who will build good, substantial houses. PHINNEY & LOMBARD, No. 153 LaSalle-st.

FOR SALE—ON ADAMS-ST., FOUR NEW 2-story and basement brick houses; all modern improvements; two with lots 22x140 and two with lots 23x140 to 20-foot alley. Apply to 642 West Adams-st., or 28 North Jefferson-st.

FOR SALE—AT A BARGAIN—LOTS ON WESTern-av., Polk, Taylor, Twelfth-sts., and Campbell-av. Parties wishing to build, no money required down, and, if desired, will furnish a part of the money to build. Inquire of GEORGE CADWELL, on premises, or at 135 South Clark-st., in bank.

FOR SALE—BY B. J. NOCKIN, REAL ESTATE Agent, 199 East Randolph-st., Room 6:
$1,600. 25x125, on McGregor-st., between Twenty-fourth and Twenty-fifth.
$3,750. 50x131, on Lincoln-av., near Sophia-st.
———. 144x100, corner State and Schiller-sts.
$3,200. 40x150, on Berry-av. (Dummy road).
$6,500. 2 acres in Lake View, fronting on Green Bay road and Southport-av. Buildings on it valued at $3,000.
$5,000. 1¼ acres in Lake View, fronting on Halsted-st.
Please call and examine my list of various property in all parts of the city and suburbs.

FOR SALE—LOTS ON FULTON-ST., OGLESBY-st., and California-av., for sale very cheap, and on easy terms to parties who will improve immediately. Accounts against any of the Chicago Savings Banks taken in payment. SNYDER & LEE, 14 Nixon Building, northeast corner Monroe and LaSalle-sts.

FOR SALE—MARKET-ST.—40x90 FEET ON MARket-st., between Randolph and Lake. SNYDER & LEE, 14 Nixon Building, northeast corner Monroe and LaSalle-sts.

FOR SALE—60 FEET ON WEST WASHINGTON-ST., near Oakley; fine building lot, and terms easy to parties wishing to build. SNYDER & LEE, Real Estate Agents, 14 Nixon Building.

FOR SALE—MADISON-ST.—50X190 FEET, ON West Madison-st., between Loomis and Sheldon-sts., with cottage and barn. SNYDER & LEE, No. 14 Nixon Building, northeast corner Monroe and LaSalle-sts.

FOR SALE—NORTH CLARK-ST.—40 FEET ON North Clark-st., near Ohio. SNYDER & LEE, 14 Nixon Building, northeast corner of Monroe and LaSalle-sts.

FOR SALE—LOTS NEAR CORNER WESTERN-AV. and Lake-st.; only $500 each; have sold for $600. Three lots near Central Park, on Boulevard; only $1,000 each. Lots corner Fifty-fifth-st. Boulevard and Fort Wayne Road, $500 each. Cash payment in books or checks on Chicago banks. Call and get a bargain. C. W. RIGDON, 146 Dearborn-st.

FOR SALE—AT AUCTION, MONDAY, AT 10 o'clock a. m.—House and lot, 653 South Dearborn-st., between Thirty-second and Thirty-third. ELISON & FOSTER, Auctioneers.

FOR SALE—CHEAP, FOR ONE WEEK, HOUSES and lots on Adams and Jackson-sts. Inquire at 1091 Jackson-st.

FOR SALE—SOUTH JEFFERSON-ST., TWO 2-story frame houses, 12 rooms each; lot 50x125, on South Jefferson-st. Will exchange for acre property. SNYDER & LEE, 14 Nixon Building, northeast corner Monroe and LaSalle-sts.

SUBURBAN REAL ESTATE.

FOR SALE—STOCK YARDS—50 CHEAP LOTS, 2 blocks from the Transit House; very easy terms given. Accounts against any of the Chicago Savings Banks taken in payment. SNYDER & LEE, 14 Nixon Building, northeast corner of LaSalle and Monroe-sts.

FOR SALE—STOCK YARDS—10 ACRES IN THE Southwest ¼ Sec. 4, T. 38, R. 14. SNYDER & LEE, 14 Nixon Building, northeast corner of Monroe and LaSalle-sts.

FOR SALE—HALF-ACRE LOTS AT WASHINGton Heights; a free ticket for three years to each buyer; abstract ready. price $1,000. $100 down, balance 5 years, 6 per cent. C. W. DEAN, 123 Clark-st., Room 16.

FOR SALE—AUSTIN—THIS ATTRACTIVE AND growing suburb is but two miles west of the city limits, on the C. & N. W. R. R. It has 14 trains daily. the fare is but 7½ cents. Madison and Lake-sts. are both graveled from it to the city. Lots are well drained; Population about 800. The best lots are for sale on easy terms by C. E. CROFTS, 54 LaSalle-st., basement.

FOR SALE—LOTS AT SOUTH CHICAGO, THE great business suburb, west of the woolen mills. WHEELER'S Hardware Store, 315 State-st., corner of Congress.

FOR SALE—NORWOOD PARK IS 7 MILES FROM the city limits; good school, churches, and other privileges; fare, $68 a year; excellent train accommodations; good society; a healthy location. Choice lots from $175 to $300 each; terms, $10 down and $5 a month. We show the property free of charge, and are not ashamed of it; 200 lots sold and going lively. WILSON, PEIRCE & CO., Room 6, No. 182 Clark-st.

FOR SALE—SPLENDID BUILDING LOTS, 50X152 feet, at North Ravenswood. Prices, $10 per foot and upwards, on easy terms. Convenient to society, churches, and schools, and in a rapidly-growing neighborhood. An investment of a small amount of money now must yield large returns. Examine the property. Desirable dwelling at Ravenswood, and 60 feet of land, $3,800, easy terms. ROBERT GREER, 84 LaSalle-st., Room 2.

FOR SALE—AT ENGLEWOOD, 1 BLOCK FROM depot, and 5 blocks west of Grand Boulevard Park, 8 2-story houses, and 2 cottages; ordinary rent payments will buy them; 7 2-story houses and 9 cottages sold and occupied within the last 30 days. TILLOTSON BROS., 272 and 274 State-st.

FOR SALE—AT NORTH EVANSTON—CHOICE grove lots at $12 to $18 per foot, including sidewalk. SAMUEL POLKEY, 144 LaSalle-st., basement.

FOR SALE—AT WASHINGTON HEIGHTS ANY part of 100 acres on the ridge, cheap. Also, 100-foot corner in Egandale, at $30 a foot. EDWARD F. SWEET, 3 Honore Block.

FOR SALE—NEW COTTAGE, 3 ROOMS, AND 5 acres good, dry, improved land, one-half mile from depot at Hobart, on Ft. Wayne Railroad, 32 miles from Chicago; price, $525; cash, $100; balance $10 monthly; no agency business. J. G. EARLE, owner; office days, Monday, Wednesday, and Friday. 153 Monroe-st., Room 3.

FOR SALE—WASHINGTON HEIGHTS—CHEAP lots, 250 feet deep, within five minutes' of station, on dummy road; small payment, easy terms. WETHERELL, PUTNAM & CO., Room 13, 94 Washington-st.

FOR SALE—ROCK ISLAND CAR SHOPS—25 CHEAP lots; very easy terms. Accounts against any of the Chicago Savings Banks taken in payment. SNYDER & LEE, 14 Nixon Building, northeast corner of Monroe and LaSalle-sts.

FOR SALE—WASHINGTON HEIGHTS—40 ACRES, being southwest ¼ of the southwest ¼ of Sec. 17, Town 37, Range 14, East of the 3d P. M. SNYDER & LEE, No. 14 Nixon Building, northeast corner Monroe and LaSalle-sts.

FOR SALE—SPLENDID ACRE LOTS AT DESplaines, $400 to $500; handy to cars (50 minutes' ride), schools, churches, and markets; $25 cash; $10 per month; will take savings bank book accounts or certificates at par. EDMUND G. STILES, 99 East Madison, corner of Dearborn.

FOR SALE—6 ACRES, NEAR DOUGLAS PARK and Boulevard; finely set with trees, and fenced. A beautiful piece of ground to retail at a good profit. Terms easy. SNYDER & LEE, Real Estate Agents, 14 Nixon Building.

FOR SALE—ON EASY TERMS, 8-ROOM COTTAGE in Austin; has all conveniences; if not sold soon will rent. JOHN C. HILTON, 96 Clark-st.

FOR SALE—TWELVE ACRES ON BARRY POINT road, adjoining city limits. SNYDER & LEE, 14 Nixon's Building, northeast corner Monroe and LaSalle-sts.

FOR SALE—A GREAT BARGAIN—25 ACRES IN Evanston; part grove, balance under splendid cultivation for many years. Only $500 per acre; 6 per cent interest; title perfect; a great bargain. Address OWNER, care of Index, Evanston.

FOR SALE—40 ACRES IN BLOCKS OF 5 ACRES each in S. ½ Sec. 8, near the Silicon Steel Works, at South Chicago, and near river and harbor. Also several blocks subdivided into lots; prices low and terms easy. B. F. CLARKE & CO., 122 LaSalle-st.

FOR SALE—30 ACRES CHOICE LAND NEAR CORnell, in Sec. 36; we will sell in 5-acre tracts, at low figures and easy terms. B. F. CLARKE & CO., 122 LaSalle-st.

FOR SALE—EVANSTON—CHOICE RESIDENCE lots, 33x180 feet, fronting on wide avenues, from $250 to $450, including sidewalks and shade trees, on monthly or annual payments; printed abstract furnished purchasers. WM. E. BEST, 142 LaSalle-st., basement.

FOR SALE—HOUSES AND LOTS AT NORTH Evanston, on monthly payments; a little more than rent will buy a good home; large lots covered with fine trees, and surrounded by good improvements, for $12 to $20 per foot. Some good bargains offered in property by the block. JOHN CULVER, 144 LaSalle-st.

FOR SALE—IN EVANSTON, NORTH EVANSTON and Glencoe, 10 houses, and 100 choice lots, which I will sell at low figures, for monthly payments or on 10 years time, with nothing but interest paid annually in advance, or I will make it an object for parties to pay all cash for anything I offer. No safer thing to invest in these times than real estate and especially in a home. C. E. BROWNE, 153 Monroe-st., Room 2.

FOR SALE—AT NORTH EVANSTON—CHOICE residence lots at usual prices. National and Savings Banks checks taken without discount. Come, free of expense, and see the property. WM. P. THAYER, 144 LaSalle-st.

COUNTRY REAL ESTATE.

FOR SALE—HOUSE AND LOT IN ELGIN, NEAR watch factory; Gothic, 8 rooms; heated with furnace; fine grounds, living spring; will sell cheap. C. P. CRUFFTS, Elgin, Ill.

FOR SALE—OR EXCHANGE—TEXAS LANDS FOR merchandise, country or city property; 50,000 acres of the choicest lands in the State will be offered, for a short time only. The current of emigration having been turned toward this, the greatest of States, now is the time for the poor, the speculative, and the righ man to invest. Particulars at the office of H. A. JACKSON, 154 LaSalle-st.

FOR SALE—OR TO RENT—FARM, NEAR TOWN, near Chicago, near beautiful lake, 111 acres; 25 acres timber, oak and hickory; good house, barns, etc., stock, tools, grain, etc., for sale in whole or in part to suit. Awply to A. H. ALLEN, 131 Milwaukee-av.

REAL ESTATE WANTED.

WANTED—TO LEASE—A LOT 40X150 FEET, south of Lake, east of LaSalle, north of Adams-sts., for a first-class livery stable; owner of land to build the stable. Apply to WILLIAM H. SAMPSON & CO., 144 LaSalle-st., Otis Block.

WANTED—REAL ESTATE, FOR CASH; A RESIdence between Fulton and Harrison-avs., Ashland-av. and Halsted-st.; cheap. J. E. HENNEBERRY, Room 3, northeast corner Madison and LaSalle-sts.

PARTNERS WANTED.

PARTNERS WANTED—IF YOU WISH TO BUY an interest in a first-class mercantile business, call upon us; we have at least 50 openings including some of the highest class in the city, requiring capital from $3,000 to $35,000. THOMAS & CO., Partnership Brokers, 48 South Clark-st.

PARTNER WANTED—WITH $500 IN A WELL-ESTablished cash business that pays nearly that amount per month. 125 South Clark-st., Room 38.

PERSONAL.

PERSONAL—THE GENTLEMAN WHO TOOK charge of the runaway horse, on Tuesday noon, at the corner of Randolph and Desplaines, is requested to communicate with HANDLIN, PARSONS & CO., 334 West Madison-st.

TO RENT—HOUSES.

TO RENT—9-ROOM HOUSE, 111 NORTH PAULINA-st., only $35, but for cash till May a reduction; gas, marble mantel, in good order. Apply to owner, No. 109½ North Paulina-st., up-stairs.

TO RENT—NEW 2-STORY AND BASEMENT brick house, near Lincoln Park, furnace, hot and cold water, stables; $75 per month; new 2-story frame house, rent low. W. J. DAVIS, 146 Madison-st.

TO RENT—FURNISHED HOUSE ON THE SOUTH Side, for six months or one year, one block from horse cars. CLARKSON & VAN SCHAACK, 82 Dearborn-st.

TO RENT—ON UNION-AV.—A NEW HOUSE OF eight rooms, near steam and horse cars. Possession given immediately. $40 per month. F. B. HAMILTON, Room 25, 123 LaSalle-st.

TO RENT—OCT. 1, SECOND STORY IN A FIRST-class house, 6 rooms, bath-room, water-closet, and first-class improvement; rent cheap to good tenant. 82 Sedgwick-st., near Chicago-av.

TO RENT—11-ROOM HOUSE, NO. 765 WABASH-av.; a bargain; or sell. 79 Dearborn-st., Room 3. L. COMPTON.

TO RENT—A SNUG 2-STORY COTTAGE, WITH barn; $25 per month; respectable neighborhood. M. I. WHITMAN, 154 LaSalle-st.

TO RENT—2-STORY HOUSE, NO. 99 SOUTH ROBey-st.; barn on premises; brick cellar under house. Apply to the owner, No. 71 South Robey-st.

TO RENT—A VERY DESIRABLE RESIDENCE, on Michigan-av., near Fourteenth-st., 11 rooms, modern improvements; all in good order; rent $83 per month; furniture for sale, about $600 worth. W. H. SAMPSON & CO., 144 LaSalle-st., Otis block.

TO RENT—WABASH-AV., HOUSE AND LOT NO. 461 Wabash-av., between Peck and Eldridge-courts, lot 40x170; good barn; rent moderate to a responsible tenant. J. ESAIAS WARREN, 18 Chamber of Commerce.

TO RENT—A WELL-FINISHED COTTAGE OF 6 rooms, closets, etc., in a good residence locality on the West Side, two squares from street cars, $35 per month. Apply to EDWARD C. WALLER, 88 East Washington-st.

Suburban.

TO RENT—CHEAP, IN EVANSTON, A GOOD new house, well located; also 5 houses and cottages in North Evanston at from $15 to $25 per month, or will sell for monthly payments or on 10 years' time, with nothing but interest paid annually in advance. C. E. CROWNE, 153 Monroe-st., Room 2.

TO RENT—AT WINNETKA—HOUSE, 10 ROOMS, barn, etc., $25 per month. G. T. CLINE, 78 Dearborn-st.

TO RENT—FURNISHED RESIDENCE AT HIGHland Park. Address Room 29 Tribune Building.

TO RENT—ROOMS.

TO RENT—MICHIGAN-AV. HOTEL (LATE TREmont House), elegant suites of rooms, parlor, bed-room, closets and bath-rooms, unfurnished except carpets; also single rooms furnished for gentlemen.

TO RENT—THIRD FLOOR OF NO. 290 FIFTH-AV. to a small family without children; also store, 288 Fifth-av., suitable for a shoe store. Will be rented low to a good tenant. Apply to J. E. PETTIBONE, on the premises.

TO RENT—CHEAP—UNFURNISHED ROOMS IN Hough's Block, corner Wabash-av. and Harrison-st. B. M. DAVENPORT, Room 10 Major Block.

TO RENT—NEWLY-FURNISHED ROOMS, AT 334 West Randolph-st., up-stairs.

TO RENT—TILL MAY 1, 326 WEST MADISON-ST., second floor, 2 nice front rooms, with hall, bath-room, and other conveniences, at $30 per month. Inquire up-stairs.

TO RENT—A PRIVATE FAMILY HAVE FRONT room well furnished, heated, for one or two gentlemen. Brick house, 41 South Carpenter-st., near Washington.

TO RENT—CHEAP—NICELY FURNISHED ROOMS, day, week, or month. 155 and 157 Washington-st., near Board of Trade.

TO RENT—PLEASANT FURNISHED ROOMS, EN suite or single. Inquire at Room 81 (via elevator), Republic Life Building. 161 LaSalle-st.

TO RENT—COMPLETELY FURNISHED ROOMS for housekeeping; front rooms for sleeping rooms, also suites of rooms; moderate rents. 147 South Halsted-st.

TO RENT—A SUITE OF NICE ROOMS, SUITABLE for a man and wife to keep house, in No. 180 East Adams-st. Inquire at Room 24. S. S. JONES.

TO RENT—71 MONROE-ST., NEAR STATE—UNfurnished rooms, two single and one front suite, with gas, water, and water-closets; best rooms in business part of city for prices asked. B. M. DAVENPORT, 10 Major Block.

TO RENT—A NICELY-FURNISHED FRONT room, for two, very cheap. 324 Wabash-av., corner Congress-st.

TO RENT—LARGE UNFURNISHED KITCHEN, water, and closets, $8. Also furnished rooms for housekeeping or sleeping-rooms, cheap. 154 West Washington-st.

TO RENT—HANDSOMELY FURNISHED ROOMS by the day, at $1 to $2 per day, at the St. Julien European Hotel, 151 and 153 Dearborn-st.

TO RENT—STORES, OFFICES, &c.

Stores.

TO RENT—STORE AND DWELLING, NEW BUILDing. Inquire up stairs of the owner and no other parties, 1413 State-st.

TO RENT—NEW STORE ON STATE-ST., $65 PER month; brick building with living rooms above and store below; will rent upper or lower story; near Thirty-seventh-st.

Houses at Hyde Park and Woodlawn to rent. ULRICH & BOND, 87 Dearborn-st.

TO RENT—STORE, WITH FIXTURES, WITH rooms above and barn in rear, at 12 Milwaukee-av. Apply at 334 West Randolph-st.

TO RENT—NEW STORE ON WATER-ST., NEAR Dearborn; very cheap. CLAFLIN BROS. & CO., 131 LaSalle-st.

Offices.

TO RENT—OFFICE AND ROOMS ON FIRST floor. Inquire in building 109 Fifth-av., Room 5.

Miscellaneous.

TO RENT—FOUR FLOORS ON STATE-ST., OPposite the Palmer House, 25 rooms, 17 finished. B. GROSSMAN, Room 13, 178 State-st.

TO RENT—CHEAP—2 SPLENDID BASEMENTS IN Hough's Block, corner Wabash-av. and Harrison-st.; also store and basement in rear of Hough's Block, fronting on Harrison-st. B. M. DAVENPORT, Room 10 Major Block.

WANTED—TO RENT.

WANTED—TO RENT—FROM 3 TO 6 ROOMS, furnished complete for housekeeping, good locality, West Side. Address, for one week, SIMMONS & CARTER, Room 12, 62 South Halsted-st.

WANTED—TO RENT—BY TWO GENTLEMEN, A suite of furnished rooms in a private family; location between Sangamon and Centre-av., and Van Buren and Randolph; state terms. Address J 4, Tribune office.

WANTED—TO RENT—BY A GENTLEMAN, A single furnished room on West Side; price not to exceed $10 per month. J 5, Tribune office.

WANTED—TO RENT—A NEAT TWO-STORY AND basement brick house, 10 rooms, with good barn, by a No. 1 tenant. Prompt pay. In good location; West Division. Apply to WM. H. SAMPSON & CO., Real Estate and Renting Agency, 144 LaSalle-st., Otis Block.

WANTED—TO RENT—COTTAGES ON THE WEST Division, from $30 to $40 per month, by prompt paying tenants. Apply to WM. H. SAMPSON & CO., Real Estate and Renting Agency, 144 LaSalle-st., Otis Block.

WANTED—TO RENT—A FURNISHED HOUSE on the South or West Divisions, $1,000 to $1,500 per year, by a No. 1 tenant. Apply to WM. H. SAMPSON & CO., 144 LaSalle-st., Otis Block.

WANTED—TO RENT—A GOOD COTTAGE, 6 TO 8 rooms, on West Division, west to Leavitt-st., by a good tenant. Address J 6, Tribune office.

WANTED—TO RENT—A NEAT 2-STORY AND basement brick house, 10 rooms, with good barn, by A 1 tenant. Prompt pay. In good location; West Division. Address J 7, Tribune office.

WANTED—TO RENT—WE WANT FOR A FIRST-class family a nice brick or frame house of 12 rooms or more, with all the modern improvements, and with good barn and carriage-house, situated west of Morgan, east of Paulina, south of Randolph, and north of Van Buren-sts. J. S. GOULD & CO., 119 Dearborn-st.

WANTED—TO RENT—FOR A TERM OF YEARS, a medium-sized house in perfect order, with modern conveniences, situated on Wabash-av., between Congress and Twelfth-sts., or on Michigan-av., between Twelfth and Fourteenth-sts. Wanted to occupy as dental office; possession desired any time between now and the 1st of May. Apply at 550 Michigan-av., to M. S. DEAN, or GEO. H. CUSHING.

WANTED—TO RENT—A FURNISHED HOUSE, 12 or 14 rooms, with modern improvements, for a quiet hygiene home; must be north of Twenty-sixth and east of State. Address, giving particulars, price, etc., E, southwest corner Clark and Monroe-sts.

FOR SALE.

FOR SALE—STATE-ST., NEAR RANDOLPH-ST., 99 years' lease of 28x44 feet, east front. Three party walls, can be improved at small expense; will be sold for a moderate bonus. The best lease ever offered; no re-appraisals during entire term. J. ESAIAS WARREN, 18 Chamber of Commerce.

FOR SALE—A FIRST-CLASS COUNTER AND ice-box, with other saloon fixtures. Will be sold cheap. Apply at 73 East Kinzie-st.

FOR SALE—AT HALF PRICE, 250 FEET OF 9 AND 10-inch leather-belting (oak tanned); goods new and best quality. PHIL F. SCANLAN, 230 West Washington-st.

FOR SALE—THE BEST WHITE WHEAT FLOUR for family use at $9.50 per barrel at the Michigan Mill, State-st., near Sixteenth-st.

FOR SALE—200 COT BEDS, ALL NEW, AT $1.25 each. Address C. N. ARMSTRONG & CO., Grand Rapids, Mich.

FOR SALE—CHEAP—GOVERNMENT CLOTHING, woolen blankets, overcoats, dress coats, jackets, pants, rubber goods, &c. Government Goods Depot, 195 East Lake-st.

FOR SALE—OR HIRE—TENTS ALL SIZES FOR State or county fairs, for show tents, sleeping or restaurant tents, or other purposes, at the Government Goods Depot, 195 and 197 Lake-st.

FOR SALE—CAVALRY AND INFANTRY OVERcoats, and a large line of men's, youth's, boy's, and children's winter clothing, wholesale and retail. City and country dealers who buy for cash can save a good profit by buying direct from our clothing manufactory. Low prices, but no credit. CLEMENT & SAYER, 284 and 286 Milwaukee-av., manufacturers and cash dealers in clothing.

MISCELLANEOUS.

ANY ONE HAVING A STOCK OF DRY GOODS TO the amount of $3,000 or less, can find a cash purchaser if sold low. Address J 97, Tribune office.

ASK YOUR NEWSDEALER FOR "THE MATRImonial News." Price, 7c. Send for sample copy. Address "Matrimonial News," Chicago.

CASH PAID FOR CAST-OFF CLOTHING AND miscellaneous goods of any kind, by sending a letter to I. GELDER, Loan Office, 394 State-st.

CLOTHES-WRINGERS OF ALL KINDS REpaired. New rolls $2 each, $3.50 a pair; new wringers, $5 and $6. H. S. THAYER & CO.'S, 32 West Washington-st.

CHOICE HIGH AND DRY SUBURBAN LOTS, 3 railroads, 2 blocks to one depot and about 6 to the other; 22 passenger trains daily, fare 7 cents; distance from Court-House about 6 miles; time by cars, 18 and 25 minutes; good drive by Milwaukee-av. Sell a few at $200, $250, and $300; small payment down, and balance monthly, to suit; property improving fast. Call on or address E. L. SMITH, at his store, 117 West Van Buren.

HAVANA LOTTERY PRICES REDUCED; NEXT drawing Oct. 4. Information given by A. CASAL & CO., 48 Broad-st., P. O. Box 4251, New York.

PATENTS BOUGHT, SOLD, AND SOLICITED BY STONER & CO., Patent Solicitors and Brokers, 125 Clark-st., Rooms 49 to 52, at Stoner's Inventors' Bureau.

WANTED—MALE HELP.

Bookkeepers, Clerks, Etc.

WANTED—A COMPETENT RETAIL DRUG clerk, speaking French, to go to one of the pleasantest cities in Wisconsin. Apply to TOLMAN & KING, 51 State-st.

WANTED—A FIRST-CLASS BOOKKEEPER BY a wholesale grocery in a growing town on the Missouri River. Must be willing to work hard, a good penman, and quick at figures. Address D 49, care Tribune office, stating age, experience, and salary wanted.

WANTED—A CLERK IN AN INSURANCE OFFICE. Address, with reference, stating salary expected, D 66, Tribune office.

WANTED—A YOUNG MAN AS SALESMAN IN A country store; one that can speak French preferred. Call at KINGWELL & SONS, 180 South Water-st., at once.

Trades.

WANTED—A FIRST-CLASS TINNER AT 219 North Clark-st.

WANTED—6 GOOD PLASTERERS. INQUIRE (for two days, at 9 o'clock a. m.) at Room 28, Morrison Building, 125 Clark-st.

WANTED—3 OR 4 GOOD CARPENTERS ON LAKE-av.; first three brick houses south of Thirty-fifth-st. G. L. DANLY & SON.

WANTED—A PAINTER, A PRACTICAL MAN, who understands mixing colors. Call at 79 West Washington-st. from 10 to 12.

WANTED—8 GOOD PLASTERERS AND 8 LABORers, corner Indiana and Elizabeth-sts., this morning, with tools.

WANTED—JOURNEYMEN TAILORS TO GO INto the country. Call at FIELD, BENEDICT & CO.'S, 71 and 73 Market-st., between 10 and 12 to-day.

WANTED—EXPERIENCED GORDON PRESS feeder; steady work. G. B. RICHARDSON, 74 Madison-st.

WANTED—A GOOD CARVER FOR SATURDAY and Sundays. Apply at 254 South Halsted-st.

WANTED—SIX PLASTERERS ON RANDOLPH-st., between LaSalle-st. and Fifth-av., this morning.

WANTED—A FIRST-CLASS TINNER; WILL GIVE a steady job if he suits. J. L. SWAN, Englewood, Ill.

WANTED—BY A SMALL PRIVATE FAMILY, AN experienced parlor maid; references required; English or Canadian preferred. Apply between 10 a. m. and 12 m. at 39 Ashland Block, opposite the Sherman House, Clark and Randolph-sts.

WANTED—A FIRST-CLASS BARBER, AT NO. 61 West Van Buren-st., for Saturday and Sunday.

WANTED—A FIRST-CLASS MEAT CUTTER. APply at 121 South Jefferson-st. after 5 o'clock.

Coachmen, Teamsters, &c.

WANTED—DRIVER FOR GROCERY WAGON; must be well acquainted in the city and furnish satisfactory reference. Call at 361 East Indiana-st.

WANTED—A STEADY MAN TO DRIVE LIGHT wagon. Inquire of KELLY, 193 South LaSalle-st.

Employment Agencies.

WANTED—500 LABORERS, $2; TEAMS, $4 PER day; teamsters, $25 per month and board; coal miners; free fare, at 259 Randolph-st., Lind Block.

WANTED—500 MEN FOR THE CHICAGO & PAcific Railroad; 100 for the Chicago & Alton for construction train, company work and free fare. Apply to C. J. SNELL & CO., 25 West Randolph-st., up-stairs.

WANTED—20 MEN FOR GRAVEL-TRAIN, TRACK-raising and repairing, company work; steady all year; good pay, free fare. 33 North Clark-st., Room 9.

WANTED—500 RAILROAD MEN, AND 200 LABORers for a coal mine in Illinois; free fare; high wages; work for the whole winter. Also, stone-quarry-men, wood-choppers, saw-mill hands, and brick-yard hands. Also, 40 bridge-builders and carpenters. For particulars and transportation, apply to CHRISTIAN & BING, 1 South Clark-st., and 101 South Canal-st.

Miscellaneous.

WANTED—IMMEDIATELY, TWO RELIABLE men, with good references and some experience in peddling and collecting, for the sale of compressed yeast. Also an office-boy, and a girl for easy work. Apply between 8 and 10 a. m. at 123 West Madison-st.

WANTED—AT 150 DEARBORN-ST., ROOM 9, MEN, farmers preferred, to earn $75 per week, in country. I. S. RICHARDSON & CO., Patent Solicitors.

WANTED—MEN AND WOMEN IN EVERY TOWN, county, and State, to sell our new button-hole cutter, needle-threading thimble, and other new articles; $30 per week and expenses paid, or a large commission allowed. 99 East Madison-st., Room 5.

WANTED—A FIRST-CLASS ADVERTISMENT solicitor. Apply 136 State-st., 3d-floor.

WANTED—MEN AND WOMEN FOR COLORADO colonists; free farms for all; employment for the winter. 104 West Monroe-st. GREEN BROS, Agents.

WANTED—AN OFFICE BOY AND A GOOD press-feeder. CRUMP'S Label Press, River-st. and Michigan-av.

WANTED—100 PEDDLERS, BOYS AND GIRLS, to sell a few articles needed in every household, and which can be easily sold. Inquire at Room 9 Exchange Building.

WANTED—GOOD WAITERS. APPLY AT 374 State-st.

WANTED—FEMALE HELP.

Domestics.

WANTED—A GOOD GIRL TO DO GENERAL housework in a private family, at 99 Wahpansoh-av. (Thirty-seventh-st.)

WANTED—A FIRST-CLASS, INTELLIGENT GIRL to-day, to do general housework for a family of three (adults) on South Ashland-av. A permanent situation and good wages will be given to the right kind of a girl. Must be neat in person and about her work. Call and see the lady of the house between the hours of 2 and 5 this p. m., at the office of Bennett & Sherburne, Lawyers, Room 15, 145 Monroe-st.

WANTED—GIRL FOR GENERAL HOUSEWORK; must be good cook; Swede preferred. 747 Wabash-av.

WANTED—A GOOD GIRL TO DO GENERAL housework. Apply at 387 West Harrison-st.

WANTED—AT 704 WEST MONROE-ST., A GIRL to do general housework.

WANTED—A GOOD GIRL, ONE THAT UNDERstands washing and ironing; also second girl, at 310 Michigan-av.

WANTED—A GOOD KITCHEN GIRL—AT 684 Michigan-av; (no washing to do) must be a good cook. Apply at the house between 4 and 5 p. m.

WANTED—A WOMAN OF EXPERIENCE TO cook, wash, and iron, at 1022 Wabash-av., near Twenty-third-st.

WANTED—GIRL TO COOK, OR DO LAUNDRY OR second work, 43 Centre-av.

WANTED—AT MADISON DINING-HALL, 232 WEST Madison-st., good dish washers.

Nurses.

WANTED—GOOD NURSE GIRL FOR ONLY ONE child; German preferred. Inquire at 137 Twenty-sixth-st.

WANTED—A RESPECTABLE AND TIDY GIRL, about 16 years of age, to take care of a child; must come well recommended. Ask for Mrs. YOUNG, Clifton House, corner Wabash-av. and Monroe-st.

WANTED—A WET NURSE. APPLY AT 679 WEST Jackson-st., at once.

Employment Agencies.

WANTED—GERMAN AND SCANDINAVIAN girls for private families, hotels, and laundries, city and country, at 80 Milwaukee-av.

MACHINERY.

FOR SALE—125 HORSE-POWER STEAM-ENGINE, cylinder 20x30 inches, on extra heavy bed; two tubular boilers, 52 inches by 16 feet, with all pipes and connections complete; a No. 5 Knowles' steam-pump complete, and every article required to set up said machinery and put it in successful operation. This is a most perfect outfit, and will be sold at a bargain for cash or good securities. It is now set up, ready to run, and may be removed if sold, or a favorable lease of the premises may be obtained. Also a 12-horse portable engine and boiler, with hoisting drum complete. For further information, apply to ELMES, FURBER & CO., 65 and 67 South Clinton-st., Chicago.

FOR SALE—WE KEEP ON HAND A FULL ASsortment of stave, heading, and shingle machines, surface planers, planers, and matchers, resawing machines, scroll saws, shapers, sandpapering-machines, lath-machines, poring-machines, etc., at Rochester Machinery Manufacturing Company, 38 and 40 South Canal-st., Chicago.

FOR SALE—WE HAVE A FULL ASSORTMENT of engines, lathes, iron-planers, drills, chuck, bolt-cutters, and iron-working machinery generally, at Rochester Machinery Manufacturing Company, 38 and 40 South Canal-st., Chicago.

FOR SALE—THE UNIVERSAL WOOD-WORKER and boring-machine; the most popular machines made; they are useful in any shop. Rochester Machinery Manufacturing Company, 38 and 40 South Canal-st.

FOR SALE—PORTABLE AND STATIONARY ENgines and boilers, steam-pumps, Sturtevant fan and pressure blowers, forges, leather and rubber belting, hose, emery-wheels, gas-pipes, full stock of brass goods and machinery supplies. Give us a call. Rochester Machinery Manufacturing Company, 38 and 40 South Canal-st.

THE ROCHESTER MACHINERY MANUFACTURing Company would be pleased to see all their customers, while in Chicago, at 38 and 40 South Canal-st.

WE WOULD INVITE ALL PARTIES WHO ARE about purchasing machinery to give us a call before doing so, as we are confident we can supply you with the best. Our stores will be kept open every evening during the Exposition. We have a full stock on hand or can furnish on short notice anything in the shape of wood or iron working machinery at the Rochester Machinery Manufacturing Company, 38 and 40 South Canal-st., Chicago.

FINANCIAL.

CERTIFIED CHECKS AND CERTIFICATES OF deposit of suspended banks cashed. State amounts for sale and largest discount. Address D 58, Tribune office.

MONEY TO LOAN ON DIAMONDS, WATCHES, bonds, etc., at LAUNDER'S private office, 120 Randolph-st., near Clark. Established 1854.

WANTED—$3,000 OR $3,500, ON FIRST-CLASS improved city property for one or more years; will pay good commissions. Address P 44, Tribune office.

$500 TO LOAN—ON GOOD REAL ESTATE SEcurity for term of two or three years. BROWN & HARTON, Real Estate Agents, 150 Dearborn-st.

$50,000 TO LOAN ON STOCKS, MERCHANdise, watches, diamonds, jewelry, and goods of value; ample storage room, at 173 South Clark-st.

AGENTS WANTED.

AGENTS WANTED—TO CANVASS FOR "A TRIP Around the World; or, in Search of the Castaways," a thrilling narrative in search of Capt. Grant, of the brig Britannia. Also, for Chambers' Encyclopedia and other popular works from the press of J. B. Lippincott & Co. C. S. BURROWS, Agent, 159 Clark-st.

AGENTS TAKE NOTICE—500 GROSS NEEDLE-Threading Thimbles and other quick selling articles just received from the East. 99 East Madison-st., Room 5.

AGENTS WANTED—FOR THE BEST SELLING 25-cent articles in America; samples by mail, 25 cents, 5 for $1; stamp for reply. VEEDER & CO., 122 LaSalle-st., Room 21, Chicago, Ill.

AGENTS WANTED — ENERGETIC MEN AND women are making $2, $3, $5, $8, $10, and some $15 a day on small capital with our quick selling goods; steady business, no risk; Samples free. Room 18, 164 East Randolph-st., Chicago.

SEWING MACHINES.

GROVER & BAKER'S SEWING MACHINES—General Office, 150 State-st.; Branch Office, corner Halsted and Randolph-sts. Persons having old Grover & Baker sewing machines are invited to call and see the new improvements and hear something to their advantage.

THE SAFEST WAY TO DEPOSIT YOUR MONEY IS to buy a Singer sewing-machine. Office 315 South Halsted-st. Open evenings.

SITUATIONS WANTED—MALE.

Bookkeepers, Clerks, &c.

SITUATION WANTED—TO WHOLESALE BOOT and shoe manufacturers and jobbers—Wanted, a situation as salesman or traveler; over four years with present employer; first class reference. Address, WILLIAM BEGG, Roache's Hotel, Toronto, Ont.

SITUATION WANTED—TO COUNTRY DRUGgists—By a competent prescription clerk of five years' city and country experience. Address M 24, Tribune office.

SITUATION WANTED—BY A YOUNG MAN OF good and moral habits, and one on whom responsibility can be placed, in some local and respectable business. A moderate salary expected at first. A position in a carpet store, as shipper, or office work preferred. Address D 68, Tribune office.

SITUATION WANTED—AS CLERK IN HOTEL OR store, by a steady man who can give security for fidelity in $200 cash. Apply J 95, Tribune office.

SITUATION WANTED—IN A WHOLESALE house, by a young man who has had several years' experience in the wholesale and retail trade. References first-class. Address D 56, Tribune office.

SITUATION WANTED—BY A DRUGGIST; EIGHT years' experience. First-class references. Address J 83, Tribune office.

SITUATION WANTED—IN A GROCERY STORE, by a young man not afraid of work, speaks Scandinavian and English; writes well. Address A H, 21 East Kinzie-st.

Trades.

SITUATION WANTED—TO BLANK-BOOK MANUfacturers and book-binders—By a first-class blank book and printed forwarder; also a good marbler; good city reference. D. NETTERSTROM, 144 Townsend-st.

Coachmen, Teamsters, &c.

SITUATION WANTED—BY A YOUNG MAN, American, in a private family; understands the care of horses. Address W. H. SHAW, 41 and 43 Fourteenth-st.

Miscellaneous.

SITUATION WANTED—BY A YOUNG MAN, Englishman, light employment on a farm, wages not so much an object as a comfortable home. Address J 22, Tribune office.

SITUATION WANTED—A BUSINESS MAN OF much experience, leaving in a few days on a tour through Michigan, Illinois, Wisconsin, Iowa, Minnesota, and Northern Indiana, desires business; energetic in collections and settlements. Address J 98, Tribune office.

SITUATIONS WANTED—FEMALE.

Domestics.

SITUATION WANTED—BY A YOUNG SWEDISH girl, to do second or general housework, in a small private family. 144 Park-av.

SITUATION WANTED—BY A NORWEGIAN GIRL, in a private family, to do general housework. Apply at 27 West Kinzie-st.

SITUATIONS WANTED—BY TWO GIRLS, ONE AS kitchen-girl and the other second-girl. Apply 854 Wabash-av., fourth house from Eighteenth-st.

SITUATION WANTED—AS SECOND-GIRL OR TO do dining-room work in a private family; West Side preferred. Call, or address D F, 889 West Lake-st.

Milliners.

SITUATION WANTED—BY AN EXPERIENCED first-class milliner; posted in the autumn styles. Competent to take charge. No objections to go into the country. Address D 55, Tribune office.

Seamstresses.

SITUATION WANTED—BY A SEAMSTRESS IN A private family, by the day or week, North Side preferred. Please inquire at 141 Ontario-st., up stairs, for two days.

Laundresses.

SITUATION WANTED—BY A COMPETENT laundress in a private family, or a first-class boarding-house. Address J 85, Tribune office.

Employment Agencies.

SITUATIONS WANTED—FAMILIES IN WANT OF good Scandinavian and German help can be supplied at MRS. GILBERTSON'S, 225 Rucker-st., a few doors north of Milwaukee-av.

Miscellaneous.

SITUATION WANTED—BY A LADY, IN A STORE, who speaks English, German, and Swedish. Address J 3, Tribune office.

BUSINESS CHANCES.

A HALF INTEREST IN THE ELMORE EUROPEAN Hotel and West Side Bathing House, 120 and 122 South Halsted-st., for sale. For particulars inquire at office. J. HAYES & CO.

A GOOD-PAYING AND WELL-ESTABLISHED business, with furniture and lease of house, in a desirable neighborhood, for sale or exchange. Address J 28, Tribune office.

A CHANCE FOR PRINTERS—A GENTLEMAN just establishing a weekly paper with most excellent prospects, desires a first-class printer to co-operate with him in publishing it. A rare chance to make money. Address J 94, Tribune office.

A QUARTER OR HALF INTEREST FOR SALE IN the oldest and best paying business of its kind in Chicago. To a man with $25,000 or $50,000 capital, and who is competent to take a leading position, a rare opportunity is offered. Address J 96, Tribune office.

A COUNTRY LUMBER-YARD FOR SALE; ESTablished 4 years; sales, 1½ million feet a year. A good chance for some one. Inquire in person or by letter of B. F. FERGUSON, corner Twenty-second and Loomis-sts., Chicago.

HOTEL FOR SALE—CHEAP—WITH GROUNDS and outbuildings; a first-class, large house, and doing a good business. C. H. BECKWITH.

IF YOU WANT TO BUY OR TRADE FOR A BUSIness chance, we have over 500 exclusively in our hands for sale or exchange, requiring capital from $200 to $50,000, including every business or profession; you are sure to get suited at this office; fair dealing, and no misrepresentations resorted to; the oldest established offices in the West. THOMAS & CO., Business Chance Brokers, 48 South Clark-st.

MEAT MARKET FOR SALE—THE OLDEST ESTablished market on the North Side, doing a No. 1 business; other business the cause of selling. Apply at once at 76 North Clark-st.

RARE BUSINESS CHANCE—LUMBER YARD AND grain warehouse in Central Iowa, on line of Burlington, Cedar Rapids & Minnesota Railroad, for sale; a well-established and paying lumber trade; will sell both together or separate. For further particulars address P. T., Tribune office.

STOCK AND FIXTURES OF A SALOON, NO 19 Crosby-st., for sale cheap. Inquire on the premises.

SALOON FOR SALE—FIRST-CLASS LOCATION. Address, for one week, P 53, Tribune office.

SALOON AND BOARDING-HOUSE FOR SALE, 47 Archer-av.

SALOON FOR SALE—BEST BUSINESS LOCATION in Chicago, near LaSalle-st., rent low, at great sacrifice, for cash. Full particulars at 90 East Madison-st., Room 13. J. G. HUSZAGH.

BOARDING AND LODGING.

South Side.

31 TWENTY-FIFTH-ST.—A PLEASANT ALCOVE room to rent, with board. Will be vacated Oct. 1. Best of references required.

43 HUBBARD-COURT—FIRST-CLASS BOARD for ladies or gentlemen, $4 to $5.50 per week, with use of piano. Day board, $4.

49 HUBBARD-COURT—ROOMS TO RENT WITH or without board. Also day boarders accommodated.

84 TWENTY-SECOND-ST.—A FRONT PARLOR to rent, with board, for a gentleman and wife; also other rooms.

285 MICHIGAN-AV.—A LARGE, HANDSOMELY furnished second story front room, with board for two. Few boarders. References exchanged.

374 MICHIGAN-AV.—A FEW FIRST-CLASS boarders can be accommodated in a private house.

508 WABASH-AV.—HANDSOMELY-FURNISHED rooms to rent, with or without board.

554 WABASH-AV.—NICELY FURNISHED rooms, single or ensuite, with board, for gentlemen and their wives or single gentlemen; references exchanged.

853 WABASH-AV.—THREE NICE PARLOR rooms, with or without board.

1050 MICHIGAN-AV.—TO RENT, WITH board, a pleasant suite of front rooms, furnished or unfurnished, in a small private family.

West Side.

81 SOUTH MORGAN-ST. (BETWEEN MADISON and Monroe).—Fine furnished apartments, with board, for married or single parties. House has all modern improvements.

106 SOUTH SANGAMON-ST.—A FEW GENTLEmen can be accommodated with good rooms and board, and enjoy the freedom of a home in a musical family.

134 WARREN-AV., CORNER WOOD-ST.—VERY desirable accommodations for two persons, and for one young lady, to room with another, at very reasonable terms; a most pleasant winter home; only one block from Madison-st. cars, near Union Park.

363 LAKE-ST., CORNER OF ANN—2 LARGE, genteelly-furnished rooms for gentleman and wife; one single, for one gent, with board.

695 WEST MADISON-ST.—FURNISHED ROOMS, single and double, with first-class board, very reasonable; safe, quiet home place; cars pass the door; dinner at 6½ o'clock.

North Side.

286 ILLINOIS-ST.—ROOMS—FURNISHED OR unfurnished, single or en suite, suitable for gentleman and wife or single gentleman, with or without board.

BOARD WANTED.

BOARD—A YOUNG COUPLE DESIRE ONE OR two unfurnished rooms, with board, for the winter, in a private family; no other boarders; on North Side, east of Wells, and south of Division-st. Best references. Address P 97, Tribune office.

HORSES AND CARRIAGES.

A VERY PROMISING BLACK HORSE, PERFECTly broke, with open or top wagon, to exchange for city lot. Give description and price of lot, and I will call on you. Address, for one week, D 31, Tribune office.

A FINE ASSORTMENT OF CARRIAGES, PHAEtons, buggies, etc., at cost for thirty days at 325 and 327 State-st. P. L. SMITH.

FOR SALE—AT PANIC PRICES, 75 HORSES, just received from farmers in the country. All kinds, from a gentleman's driving horse to an express or dray horse. Will sell by the single horse or by the car load at very low prices. 68 and 70 West Monroe-st.

FOR SALE—TWO FINE, STYLISH, MATCHED carriage-teams; a few single horses suitable for buggy or light work. Also, some second-hand open and top buggies, and single and double harness. O. P. BAKER, 405 West Randolph-st.

FOR SALE—WAGON HARNESS, CART HARNESS, saddles, bridles, surcingles, currycombs, brushes, etc. Government Goods Depot, 195 and 197 Lake-st.

FOR SALE—A LIGHT LANDAU. CAN BE bought very cheap for cash, at SLADE'S Boston Carriage Repository, corner State and Congress-sts.

FOR SALE—CARRIAGES, TOP AND OPEN BUGgies, road wagons, second-hand buggies, &c., at HILL'S Repository, 27 and 29 South Clinton-st.

WANTED—A YOUNG HORSE, DARK COLORED, sound, and kind; must trot in the 50s; will pay money. Address D 67, Tribune office.

MUSICAL.

A FINE, NEW 7-OCTAVE PIANO, 4 ROUND CORners, and all modern improvements, for sale for $275 cash, cost $500 only 3 months since. 1198 Prairie-av.

FOR SALE—A NEW FIRST-CLASS 7¼ OCTAVE piano, very cheap. Purchaser please call and see, at 63 South Clark-st.

THE BANKS.

[Continued from the Fifth Page.]

It is plain to see anxious faces behind all this badinage, and to hear a certain tone of sadness underlying the joke.

THE NOW.

This is the condition and the feeling to-night. It may be better or worse to-morrow.

Panic long or panic short, disastrous or delusive, national or local, it cannot continue, and its consequences, though they be baleful, must soon wear off. The country is so great and strong, so rich in resources, so full of elasticity, so buoyant with hope, so freighted with expectations, so pregnant with a mighty future, that it cannot be permanently harmed. With us, as with the ancient Romans, to despair of the Republic would be a cardinal sin, for on this fair land lies the golden promise of all the dreamy and the distant years. COLSTOUN.

FOREIGN TRADE AND EXCHANGE.

Special Dispatch to The Chicago Tribune.

New York, Sept. 26.—Prominent bankers in this city, who do a large business in foreign exchange, state that the improvement which the gold market had shown on Thursday continued to-day, and that there is every indication that the worst of the panic has been experienced, so far as it affected shipping interests.

A member of the firm of

BROWN BROS. & CO.

says that it is impossible to tell how much gold has been shipped from Europe. One hundred and fifty thousand dollars has arrived, and a large amount is now on the way.

On being asked whether the balance of payments for a few weeks past had been in favor or against this country,—that is, whether purchase bills by bankers had exceeded sales to importers,—they answered, that in ordinary times the purchase and sale of bills of exchange by leading bankers were about equal. They have made

ONE HAND WASH THE OTHER

during the last few weeks, which have been exceptional. It may be that some brokers have purchased more than they have sold; in other words, they may have drawn on their capital. It is impossible to say how far this is the case.

Question—May we expect to continue to receive gold from England, and, if so, what will probably be the effect there of the drain of specie?

Answer—The importation of specie will continue as long as the present state of things last here, unless the Bank of England raises its sales so high as to make it unprofitable, as they doubtless will, with exchange at 104, and the Bank of England's rate of discount as at present.

THE IMPORTATION OF GOLD

is very profitable, but the Bank of England has already raised its rates of discount 1 per cent, and will doubtless continue to raise them until they stop the drain. In England, they regard with jealousy any flow of specie out of the country. When they get it there they want to keep it, and are ready to adopt any means for doing so.

Question—Are shipments of gold now making from England directly for the benefit of bankers here, or is the gold for the account of exporters of produce?

Answer—Probably the most of it is imported for the benefit of merchants; but, perhaps, some is for the relief of brokers who are loaded with exporters' bills."

Question—Is the rumor true that your house is about to issue short time notes in order to relieve the foreign exchange market?

Answer—We have discussed the subject of issuing 30-day notes, to be taken by banks for the relief of foreign exchange, but I do not know that the banks have taken any action in the matter, though I have no doubt it has been agitated in many bank-parlors. It is a delicate subject to urge, or even speak about; and we are quite indifferent about it, except from a desire to relieve the market. Leaving our credit on paper is a somewhat dangerous procedure in these times.

MR. SILIGMAN,

of No. 21 Broad street, was asked questions substantially the same. He said that the balance between purchases and sales of foreign exchange is generally well preserved. The trouble is not that brokers are loaded with exporters' bills to a considerable extent, but that merchants cannot raise money to pay for bills, and cannot now obtain them on the deposit of securities. The importation of gold will tend to relieve exchange, for when bankers receive gold they must utilize it by the purchase of bills of exchange.

Mr. Siligman said a private dispatch had been received by him a few moments before to the effect that £500,000 ($2,500,000) had been

DRAWN FROM THE BANK OF ENGLAND

yesterday to be shipped by to-day's steamer. The effect of the panic in New York is very bad in Europe. Private dispatches say that American securities are depreciating very fast. Touch John Bull's pocket-book and you touch

A TENDER SPOT.

They will do all they can to prevent the continuance of exportations of gold, but it will be bought so long as it can be with a profit. The Bank of England has already raised its price of discount, and the governors of the bank are to meet to-day, to take further action. They will

RAISE THE DISCOUNT RATE TO TEN PER CENT,

if they can't stop the drain in any other way; and Mr. Siligman was doubtful if they could stop it even then. "It is a bad state of affairs," he added, "and I don't see where it will end. I think the banks will have to continue to issue certificates ad infinitum. There must be a stopping point somewhere, but I can't conceive where it will be.

Question—"What do you think of the issue of short-time notes?"

Answer—They will afford relief. Banks will take them, and they will serve as a substitute for so much money, but I don't believe Brown Bros. & Co. will issue them. They are too conservative a house, and do not believe in running in debt. The trouble with the houses that have failed was their heavy debts. During the winter and spring, heavy deposits were made, and when the regular fall demand came—increased, as it was, by the effects of the panic—they were compelled to go down. Our house tried to keep a pretty coin balance between purchased sales and commercial notes, though probably during the past few weeks purchases have been heavier.

JOHN J. CISCO

said that he did not do a large business in exchange, only dealing in it, as it was necessary for the accommodation of his other business. The stagnation in exchange is due to the single fact that exporters cannot get money. The crops were never so good; the demand was never so great, and prices were never so high; but there is a dead-lock in shipping from want of money. The merchant may draw his bill and attach his bill of lading as security, but he can't get exchange, simply for the reason that brokers haven't money. Such security is better than an ordinary bank bill, because there is cotton or grain or other produce behind it; but money can't be had. This must continue until there is relief in the money market. There is no balance of trade in our favor, though the natural course of trade would soon have placed a balance on our side. Exportations are, or ought to be, very heavy, and importations are very light. The condition of legitimate trade is healthy, but the present importation of gold is unnatural and will create a panic on the other side. It may afford temporary relief, but it is an evidence of an unhealthy state of things.

The embargo on the shipment of grain to Europe continues in as rigid enforcement as ever, except in the case of a few small lots that were sent off to-day, and by lucky dealers who were able to negotiate a little foreign exchange. Franklin Edson,

THE PRESIDENT OF THE PRODUCE EXCHANGE,

stated that produce arriving from the West was stopped here completely; and a million, or a million and a quarter bushels of wheat are locked up in harbor for want of foreign exchange. Bottoms had been engaged some time ago to carry it.

Question—Have your efforts to secure aid of Secretary Richardson succeeded?

Answer—Up to this hour I have not even received a reply to our telegram.

Question—What other means remain of breaking the dead-lock?

Answer—None but the restoration of confidence and ease in greenbacks. We seem to be some steps nearer these than we were several days ago. Everything seems to be easier, and the matter will probably adjust itself before long—Heaven only knows how. It will come out all right somehow. Produce men are all hopeful, and exchange is standing up under the infliction manfully.

Question—What is the effect on your customers out West?

Answer—It has brought trade to a complete stand-still out West. Our merchants here cannot advance anything to farmers out there until the block is broken.

A STATISTICIAN INTERVIEWED.

One of the most prominent members and statisticians of the Produce Exchange was questioned relative to the grain supply and movement. He said: "There are now 22,140,000 bushels of grain—including wheat, corn, oats, barley, and rye—in store at the principal points of accumulation at lake and seaboard ports; in transit by lake, rail, and canal, and in granaries. Of this amount, there were 7,500,000 bushels of wheat alone, and half of that was passing through canals. Railroads cannot carry grain, because they require greenbacks in payment for transportation, cash down. These supplies will come next week and week after, and New York will have to meet them, in great part, with foreign exchange. They can do nothing in Milwaukee, Chicago, and Western cities in foreign exchange, because they never handle banking capital enough to run three days when New York fails them.

There is in store here,

IN NEW YORK AND BROOKLYN

warehouses, nearly 3,120,000 bushels of grain, and the same of peas and malt. This cannot be moved from the lack of foreign exchange.

Question—Will the arrival of heavy shipments of bullion recently reported help you?

Answer—It may, and it may not. It will depend upon the demand for gold ten days hence; but it is to be observed that the rate for gold rose one cent to-day. That looks to me as if English capitalists were combining to lock up gold while this cargo is on the way—to run it up to a big price and make a heavy percentage.

LOCK-UP OF GOLD.

Question—Is it likely that the lock-up in gold will take place with such a scarcity in currency?

Answer—It seems to be a desperate venture, but it can succeed. These men are sharp enough to see right through a financial matter on the instant, and they will not make a venture without comprehending all the details.

Question—How is the feeling now among produce men?

Answer—There is a much better feeling.

Question—Is the scarcity of foreign exchange the only difficulty in the way of moving the grain?

Answer—The only very pressing one. We are

SHORT OF SHIPS.

There has been a loss of a million and a quarter of tonnage within two years, without any observable increase by building. There is an unusual demand for our crops of all sorts in Europe. Two hundred and ten ships are now loading with petroleum out of 5,000 available ships. We ought to deduct these 210 as well as 1,000 more used exclusively in the Pacific and Eastern seas. Of this small margin, ships will be needed for the movement of pork and cotton, as well as grain. You will see at once that freights are likely to be very high. The lack of foreign exchange still hold our grain fast here until freights are too high to allow it to be shipped, and though the continent of Europe clamors for our breadstuffs.

The lull in Wall street was compensated

AT THE GOLD EXCHANGE

by the revival of speculation. The large shipments of gold from abroad have been the theme of considerable discussion in financial circles, and particularly in the Gold Room. Much of this incoming gold has been sold for cash, and a vigorous bear movement was also opened upon the strength of this flow of gold. The result was that there was a sharp borrowing demand for gold to-day. The price advanced from 111⅛ to 114⅛ amid the

MOST INTENSE EXCITEMENT

and great fears that another gold corner had been formed. Inquiry as to the means employed to force the price upward elicited the information that a number of Canadian and other bankers, who had large quantities of gold oversold, availed themselves of this knowledge and their ability to put up the price, and also to exact an enormous commission for the use of it.

A HITCH IN THE OPERATIONS.

Some of the borrowers refused to pay this rate, and at the time statements should be ready for the Gold Exchange Bank, these particular accounts were still in default. As the statements of these men represented very large transactions, it was essential that they should be sold in, so that the general clearance might be effected. As their refusal to send them in would embarrass the clearings and lead to a general return of statements to brokers, besides causing a great deal of individual excitement, and bringing upon members of the Gold Exchange trouble and loss, Drexel, Morgan & Co., bankers, of Wall street, offered the amount of gold needed for

CLEARANCES OF DELINQUENT MEMBERS,

trusting to obtain by subsequent negotiations the amount due them. This had the effect of stopping what might have been a very serious complication, and gold afterward fell off to 113⅛, but reacted again to 114—the closing figure. It is understood that the amount advanced by Drexel, Morgan & Co. was $600,000.

THE VIEWS OF WAREHOUSEMEN.

The views of the principal men engaged in the warehousing and transfer of grain, respecting the probable effect of the present financial depression, are conflicting; all, however, agree that prolongation of the crisis will act very unfavorably on that important branch of commerce.

A. E. Masters, President of the Grain Warehouse Committee, says: "There is no doubt but that this disastrous panic will seriously interfere with business. There is a similar lock in Chicago and Milwaukee, and it has the effect of materially lessening shipments. If it continues it will effect all classes of merchants. Grain in the warehouses of those cities can of course, be forwarded, but the immense crop now in the hands of the farmers must lay there because there is no money to move it. This lock is most unfortunate just now, for the crops are ready to come forward. If they are kept back for want of money, it may make a difference of two or three trips in canal-boats, and sharp frost may stop navigation. The welfare of the country depends on getting these crops forward. They are wanted on the other side. Europe is waiting to take as much grain as we can send. The difficulty lies in selling bills of exchange. Importing merchants here are not remitting to Europe, consequently they don't want bills of exchange, and merchants here whose business it is to sell them bills—in other words, dealers in bills of exchange are kept out of the money with which they would otherwise buy bills against shipment of produce. Up to the time of the panic, the shipments of grain were very large. The new wheat crop is immense. Over 1,000,000 bushels of grain are lying in canal-boats, waiting for relief in the sale of exchange. I suppose that not 50,000 bushels are warehoused. The Northwestern States are full of grain. Advices show that the railroads will be taxed to the utmost to bring it down the lake."

MR. MOULTON,

of the firm of Woodruff & Robinson, says business has never been in better condition since 1857 to meet the panic than now. There is not a large stock of grain in store, only about a million bushels being afloat. This is all paid for and remitted by dealers, at sight or time. There is no distress, and things are easy. Large dealers are so arranging that there shall be no blocks. Stagnation will, no doubt, prevent the shipment of grain from the West, if it lasts, but grain in port is going right on to Europe. Receivers are willing to treat purchasers for shipment abroad liberally, and cable transfers of gold will help. This is going to ease things considerably. I don't anticipate that the new crop will be kept back.

MR. G. TAYLOR,

manager of the United States Warehouse Company, says the panic has made no difference with his firm. They are receiving and shipping as usual; not storing much, because this is not the time to store.

WASHINGTON.

Special Dispatch to The Chicago Tribune.

Washington, D. C., Sept. 26.—Interest in the progress and spread of the financial panic seems to be on the increase throughout the country, and even among the apathetic citizens of this place it appears to have had sufficient revival during the past day or two to cause many of them to congregate in the vicinity of the hotels. Though some of them discuss financial affairs, the fact that they are all about, after business hours, where news and gossip usually circulate, is probably more properly attributable to the presence in this city of a circus and menagerie than to any interest they take in the financial panic.

IN THE TREASURY DEPARTMENT

to-day, however, there seems to be more notice taken, and discussion of the telegraphic reports, which were continually coming in, than previously, which was mainly owing to their desire to ascertain the effect of the decision arrived at last night by the President and Secretary of the Treasury to make no further order for the purchase of bonds. Buying of bonds is declared to be the only material and legitimate relief that can be given by the Government. About the only reason for not continuing to purchase bonds was the very good one, that the currency on hand in the Treasury was almost exhausted.

THE SUPPLY OF CURRENCY

is not really larger than the regular disbursements by the Treasury; in fact, during the next week or two, the supply is not likely to be equal to the demand, for the reason that there are many extra payments to be made on the 1st prox. Besides this, there will be, according to the belief of the Commissioner, a falling off in the receipts from internal revenue, produced by the prevailing condition of financial matters just now. An increase in the collections in the

INTERNAL REVENUE

should really begin to be noticeable, as there are large quantities of grain on hand, and distillers are about to resume business. Therefore, the Secretary of the Treasury will find it necessary to draw upon the $44,000,000 legal-tender reserve, perhaps to a large extent, though that official has given assurances that there will be no larger draft upon the reserves than shall from time to time be absolutely necessary to meet the requirements of the Government.

The Receiver of

THE FIRST NATIONAL BANK

of this city completed his report as to the condition of the concern, and placed it in the hands of the Comptroller of the Currency this afternoon, but the latter refuses to give it out until to-morrow. He had determined to hold the report until after the statement of Jay Cooke & Co. was made public, but said this evening that he had determined to hold it no longer than to-morrow, when, if Cooke & Co.'s statement is not finished, the report as to the First National Bank will be given out.

A QUEER PROCEEDING.

The Comptroller, for some unaccountable reason, declines to allow the publication of the last sworn report that was made to him by the banks. As before stated in these dispatches, there was a discrepancy in one branch of the accounts amounting to over $130,000, which the Comptroller has since frequently demanded the concern to clear up, but his demands were not heeded for reasons best known to the parties.

LIABILITIES OF THE CONCERN.

It is learned to-night from the most responsible authority that the liabilities of the First National Bank will foot up $1,260,000, and that the assets will amount to little or nothing except Northern Pacific Railroad bonds. There are no means ascertaining until the report comes out to-morrow how much of the capital stock remains.

BANKRUPTCY FOR THE COOKES.

A telegram received here from Philadelphia to-night states that Jay Cooke's Philadelphia house has been forced into bankruptcy. The Washington City Savings Bank has gone into involuntary bankruptcy, which was brought about by order of the Court, procured by certain depositors whose checks were not paid when presented.

As an indication of the

VIEWS OF PRESIDENT GRANT

on the financial situation, the following official editorial will be published in the *National Republican* to-morrow:

"The President in conversation yesterday asserted most positively that he does not intend to make any change in the Government Agency at London, adding that the suspension of Clews & Co., which involved the suspension of the London house of Clews, Habicht & Co., was the result of unavoidable misfortune; and that no dishonorable taint attaches to them on account of it. The news since received that Clews & Co., will soon resume shows that the President's confidence in the house has not been misplaced. In further conversation, the President reiterated his determination to do everything in his power and the power of the Treasury to relieve the public from the distressing influences of the pending financial disturbances, and repeated his previous declarations regarding the rottenness of the basis on which the stock-jobbing operations are carried on in New York and elsewhere, and he added that the Government had already proceeded to the extent of its ability, under the law, to relieve the market; and, commenting on the result of the purchase of bonds by the New York Sub-Treasury, remarked that so far as the railroad stock-jobbers are concerned, they will require relief every sixty days, so long as they transact business on their present basis. He expressed the opinion that the merchants and solid business men of the country will take advantage of the low rates of exchange now prevailing, in the management of their fall business transactions; and seemed to be satisfied that the panic will be a producer of great good by destroying the imaginary foundation of certain business interests, and placing the substantial business men of the country on a more reliable footing."

To the Associated Press.

Washington, Sept. 26.—There was no regular meeting of the Cabinet to-day, only three members being in town, Secretaries Delano and Richardson and Attorney-General Williams. The two latter gentlemen called about noon, and were in consultation with the President nearly an hour in regard to the financial troubles. After a discussion, it was determined that the policy of the Government could not be changed, and will, therefore, remain as announced last evening.

CORRECTION.

The report that the heirs of Chief-Justice Chase will lose all of his personal estate by the failure of Jay Cooke & Co. is pronounced untrue. The balance-sheet of the Washington firm is exhibited, and shows the estate has been settled and nothing is due.

SAVING OF INTEREST.

Over $12,000,000 worth of bonds having been purchased by the Treasury Department since the commencement of the panic, the annual saving of interest to the Government will be about $750,000 in gold.

WILL RESUME.

Mr. Faut, of the firm of Faut, Washington & Co., expresses the belief that they will be able to resume business when the panic is over.

BOSTON.

Special Dispatch to The Chicago Tribune.

Boston, Sept. 26.—The obstinacy of the conflict between

CONFIDENCE AND DISTRUST

causes astonishment. Last night, it was believed that the worst was over, and that, with to-day, the evidence of a return of confidence would be obvious. The feeling was cheerful, almost buoyant, all the morning. Business men and financiers waited for the signal of courage, but it did not come. The result of the delay is disappointment and something more like despondency than anything that has previously been observed here. None of the banks in this city have yet showed signs of weakness, nor has any proposition to substitute certificates of indebtedness for greenbacks in settling Clearing-House balances been favorably considered.

THE BANKS BEAR THEMSELVES CONFIDENTLY,

and for that reason the merchants have been encouraged. During the whole week, they have waited for the turning that has not appeared. How much longer this suspense can be endured cannot be foretold. They know there is no panic in New York, but they do not understand why the conditions for resuming business are not sooner settled, or why, if there is no real danger, the banks in other places are closing their doors. This is the ominous feature of to-day's news, and has done more than anything else to cause alarm. The banks are doing as little business as possible, confining their funds to supplying the urgent wants of such of their customers as require money for the transaction of legitimate business.

GENERAL TRADE

does not feel the effect of the crisis very severely; the shipping business, however, is a good deal crippled, and the Cunard steamers at the docks will soon have to sail without cargo, unless some arrangement is made to encourage the transportation of grain and provisions to this port from the West.

TOLEDO.

Special Dispatch to The Chicago Tribune.

Toledo, Ohio, Sept. 26.—The day opened anxiously. Crowds of excited people gathered on Summit street, in the neighborhood of the suspended bank of Kraus & Smith, whose failure was telegraphed you yesterday. Prominent in the crowd were the German depositors, whose deposits had formed the main business of the bank, and who now were agonized over the loss of the savings of years of economy and industry. The crowds were orderly and quiet, but in the manufacturing and residence parts of the city there was some talk of lynching, though not enough to warrant any alarm on the subject. As yet little can be learned as to the condition of Kraus & Smith's affairs. The largest estimates place their assets at $100,000, and their liabilities at $500,000, but this is mere conjecture, and nothing will be known definitely until the appraisement, which will be begun in the morning, is finished. It was at first supposed the county would lose $80,000 on deposit there, but subsequently it was ascertained that a county check of $25,000 was paid on the day of suspension, which will reduce this loss to $55,000. As the depositing of public money in banks is contrary to the laws of Ohio, the Treasurer and his bondsmen will have to sustain the loss, which will bear heavily upon them, all being generally persons of moderate means. The Treasurer of the City Schools will also lose about $30,000, which he had on deposit, and this is more than he can pay. There are many other instances of individual hardship; one being that of a County Treasurer from an adjoining county, who deposited $40,000 in the bank but a few days before its suspension. There were strong symptoms of a run upon the savings banks early in the day, but nothing was attempted in the line. There is no occasion for alarm, as the law gives them power to protect themselves. The feeling seemed generally more hopeful in the evening, and it is thought the worst day has been passed.

THE UNION TRUST COMPANY.

New York, Sept. 26.—The Committee which has examined into the accounts of the Union Trust Company report that the trust securities, amounting to $434,268, held under the order of the Courts, and deposited by individuals, are correctly accounted for. The debts due, compared according to the books, are $6,809,528, including $1,500,000 on demand against the Lake Shore & Michigan Southern Railroad. No securities can be found for $428,500, and it is believed that this amount has been abstracted by the late Secretary. The balance due the company is $6,381,028. Other assets are as follows: Overdraft of Lake Shore & Michigan Southern Railroad, $327,588; overdraft of the State of Arkansas, coupon account, $24,771; ditto Treasury account, amply secured, $25,419. An overdraft set off by a deposit to which it should have been charged, $47,694; various other over-drafts and debts, $186,424. The latter is estimated to be worth 50 per cent, or $93,212. Cash in the Manhattan bank, after deducting outstanding checks, $198,406; cash in office, $43,505; total assets, $7,141,626. The debt of the Lake Shore Company, it is believed, will be settled at an early day. If the Company is forced to sell securities other than Lake Shore, the loss would not exceed $250,000, or less than 5 per cent, but the eventual loss will be below this figure. The amount of the Company's liabilities for deposit and credit balances when placed in the hands of the Receiver, as appears from the books, is $6,273,518. The Committee believe this amount correct. The following is a summary of the condition of the Company when it passed into the hands of the Receiver: Debts due to the Company and cash on hand as above, $7,141,596; United States 5-20 gold bonds lodged with the Bank Department at Albany at par, $100,000; estimated value, $115,000; 200 shares New York & New Haven Railroad stock, at par, $20,000; estimated to be worth at least $25,000; 1 bond Lebanon Springs Railroad Company, $1,000; received for services, value not known; Buffalo & Erie Railroad bonds, at par, $33,000; estimated at 90 per cent, $29,700; 200,000 Lake Shore & Michigan Southern consolidated sinking funds bonds estimated at 90 per cent, $180,000. Total, $7,491,276. Liabilities as above, $6,273,518. Excess of assets over liabilities, $1,217,877. Representing the capital stock of the Company at $1,000,000, and a surplus of $217,777. The Committee entertain the confident hope that the Receiver will soon be able to realize from the assets of the Company funds sufficient to meet its liabilities, and to enable it to resume its business, but it is evident that no day for this purpose can now be named.

JAY COOKE & CO.

[To the Associated Press.]

Philadelphia, Sept. 26.—A statement of assets and liabilities of the firm of Jay Cooke & Co., of Philadelphia, New York, and Washington, has been submitted to their creditors. The following is a summary:

Liabilities, $7,939,409.

ASSETS.

Bills receivable, bank, insurance, and other stocks, bonds, and real estate	$7,867,640
Loans to Northern Pacific Railroad Co.	3,750,000
Stock of the Oregon Steam Navigation Co.	1,500,000
Loans to Northern Pacific Railroad Co., on bonds of Company	4,068,215
Second-mortgage railroad bonds, stocks, etc.	2,530,356
Total	$15,966,211

The above exhibit of liabilities is exclusive of $1,701,140, loans of the firm, which are fully secured by good collaterals. The excess of collaterals upon these loans has been estimated and included in the assets. The firm expects soon to submit a proposition for settlement with its creditors, which it believes will be acceptable to the latter, although it will of course require time in the conversion of its assets. The handsome showing made leaves no doubt of its ability to pay every dollar of its indebtedness with interest, and still to have a surplus of several million dollars. A gratifying feature in the above exhibit is the fact that, although some embarrassment of the firm has been occasioned by its large advances to the Northern Pacific and connecting roads, which it was carrying during a period of unprecedented monetary stringency, its resources outside of these advances are amply sufficient to secure all its creditors from ultimate loss.

PHILADELPHIA.

During the existing dearth of currency the banks will not in future pay out any more currency except what is actually needed for the payment of wages. This resolve was made at a meeting of the Clearing-House Association to-day. It was also resolved that the banks will aid each other under necessary circumstances, and that all will sustain the mercantile, manufacturing, and business interests of the city. Currency for the payment of wages, &c., when called for by an establishment having an account in more than one bank, will be furnished in equal proportion by such banks.

PITTSBURGH.

Special Dispatch to The Chicago Tribune.

Pittsburgh, Sept. 26.—To-day the bank Presidents of this city held another meeting to devise means by which they could keep the currency now in the banks within the city. There seemed no unanimity of opinion on the subject, some of the gentlemen who were at the head of the stronger banks claiming it would be injudicious to adopt any measure curtailing the payment of currency by the banks, while others contended that the Pittsburgh banks alone and unaided could not stand against the draw that would come upon them for currency from other parts of the country. They finally adjourned without coming to any conclusion.

DETROIT.

Special Dispatch to The Chicago Tribune.

Detroit, Mich., Sept. 26.—The banking houses of Preston & Co., and Sutz & Co., which closed their doors yesterday, will resume to-morrow. There is no longer any excitement here. The run on the savings banks stopped before noon. This was the only one in Detroit that had been a run at of any account.

CINCINNATI.

Cincinnati, Sept. 26.—The second day under the new bank arrangement has passed satisfactorily. At a meeting of the Clearing House Association, held this afternoon, after bank hours, the general opinion appeared to be that matters were working favorably. The banks and bankers all seem to be thoroughly in sympathy with the plan adopted, and there is a manifest a cheerful acquiescence in the expressed wish of the majority in relation to all the details of the movement. The Association at this meeting adopted a resolution, the nature of which was foreshadowed in last night's dispatches. This provides that all currency deposited hereafter may be drawn upon at the will of the depositor. This makes for future deposits a new rule from that applying to old ones, and will invite currency from many quarters where it is now lying unused. All the securities thus far demanded by the Committee in charge of the matter have been forthcoming. The general feeling here to-day is one of satisfaction in relation to the action of the banks.

The news from Chicago had a depressing effect on 'Change, but did not produce a panicky feeling. There has been but little doing in the general markets. Things are largely at a stand-still. It is almost impossible to negotiate drafts at present, and, as a consequence, the movement of the hog product is almost suspended. Buyers are indisposed to make new purchases, and holders have no inclination to throw stocks on a market which is unprepared to receive it. The business men are, as rapidly as possible, adapting themselves to the changed circumstances, and the whole temper of the people is to grin and bear the pinch until confidence shall be restored and the blockade on commerce relieved.

CLEVELAND.

Cleveland, O., Sept. 26.—News of the bank-failures in Chicago struck hard here to-day. It had been hoped that the immediate effects of the crisis would be confined to New York. There is, however, no panic or weakening of confidence that our banks will pull through without suspending. All the banks have been very conservative, cutting off all except the most pressing discounts, and economizing currency as far as possible, and in the payment checks. The Savings Bank to-day adopted the sixty-day notice for the withdrawal of deposits—not from necessity, but in order to economize currency and check the unnecessary demands of depositors. Large manufactories will pay cash in full on monthly pay-rolls. No manufactories have yet stopped, or curtailed their force. There is, however, a feeling that the situation is more grave than hitherto believed. News from Chicago is watched for with the most intense interest.

BUFFALO.

Buffalo, Sept. 26.—Everything in financial and commercial circles wears a cheerful aspect here to-day.

DAVENPORT.

Special Dispatch to The Chicago Tribune.

Davenport, Ia., Sept. 26.—A meeting of bank officers and Directors of all the city banks was held last night. The session lasted until midnight. The result was that it was

RESOLVED TO TEMPORARILY SUSPEND,

and on the opening of the banks this morning the following placard, signed by the officers and Directors, was posted on each National Bank:

"The derangement of financial matters in the larger cities, with the consequent difficulty of obtaining currency on produce or other drafts, and of making exchanges between banks, has compelled this bank to adopt, for the present, the following course: 1. To pay only $100 in currency to each of our depositors who may have that amount due to them. 2. To give certified checks for all amounts above $100, which certified checks will be taken at par by any of the banks of this city on deposit or in payment of any debt due it, the same as cash. 4 This bank never was in a sounder or safer condition than now, and to any one holding a certified check, who wishes it, either of us will give an individual note. The above arrangement will not apply to currency deposited on and after this date, which currency will be paid on checks, in full, as usual."

This arrangement was adhered to strictly. There were excited crowds gathered about the banks all day, and business has been suspended to a certain degree. The Rock Island and Moline banks adopted the same plan, paying no larger than $100 checks. All merchants in the three cities

FREELY TAKE CERTIFIED CHECKS

at par, thus preventing a total suspension of trade. There was considerable of a run on the savings banks to-day, but they declined, in most cases, to make immediate payments. At the close of business to-day the Davenport Savings Bank filed a statement of its condition, which showed resources amounting to $1,436,185; cash on hand, $52,655. The German Savings Bank also made a sworn statement, showing resources amounting to $938,958; cash on hand, $35,281.

SHIPMENTS OF GRAIN AND STOCK

to the East have entirely ceased, and the markets are dead, buyers holding over all they have. The effects of the panic yesterday were to drain the banks of much-needed money, over

$130,000 MORE THAN USUAL

having been drawn out of the banks in Davenport and Rock Island. The banks will continue business to-morrow, adhering to the same plan adopted to-day.

ST. LOUIS.

Special Dispatch to The Chicago Tribune.

St. Louis, Sept. 26.—A few persons gathered about the Butchers' and Drovers' Bank and the Central Savings Bank, more with a view of having the situation explained than from a desire to withdraw their deposits. Their money was given to the few who asked for it, but these in nearly every case returned it over the counters as soon as they understood the meaning of the movement and saw the readiness with which the currency was handed out to them. The gathering at the Central Savings Bank was

LARGELY OF SERVANT GIRLS,

who went away appeased after a little private talk with the bank officers. In the afternoon currency began to flow into the banks again, principally from merchants, in some cases nearly equal in amount to deposits made on ordinary days. Before the flurry began, the millers were assisted to the extent of their necessities. They do not anticipate any stoppage. They say that, if produce can only be kept moving toward the East, the balance of exchange will soon

INCLINE IN FAVOR OF THE WEST.

The Committee appointed at the meeting, yesterday, to pass upon the collateral of individual banks, and decide upon the pro rata of Clearing-House certificates which they should receive, consists of the following gentlemen: R. J. Lackland, President of the Boatmen's Savings Bank, Chairman; J. R. Lyonberger, of the Third National Bank; J. H. Brittan, of the Second National; Robert Barr, of the German Savings Institution; Henry Block, of the Fourth National; William H. Scudder, of the State Savings Association. They met early at the Clearing-House for business and continued in session until a late hour in the afternoon, although they worked industriously. They succeeded only in passing on the collateral of thirteen banks, and these all were in debt to the Clearing-House to-day in the regular course of its morning routine business.

Mr. Lockland tells me that he has little doubt that every bank in the city will be able to put up the required amount of collateral and go on with its business. The Committee allowed only 75 per cent of the face of the stocks, bonds, etc., offered, taking them at their current market value. This is the form of the Clearing-House certificates issued to the banks:

"The St. Louis Clearing-House Association hereby issues a certificate of blank dollars, payable to the bearer in payment of Clearing-House indentures."

This paper bears the signature of the Chairman and Secretary of the Clearing-House. The aggregate will be, perhaps, $2,000,000. These are to be issued to the banks pro rata, as in other cities, based on the amount of security given by the banks, and made payable the 1st of November. The Boatmen's Savings Bank will not accept its pro rata of Clearing-House certificates, saying it does not need them.

Yesterday, the merchants could not sell their exchange; to-day, the banks are

TAKING ALL THAT IS OFFERED.

This was the course taken because it was necessary to keep the currency in the city, much of which was daily being shipped East. All the banks have received larger deposits to-day than for several days past. Bankers agree in asserting that there will be no lack of currency to transact the everyday business of life. The retail dealers anticipate a full trade for the next few weeks. Jobbers report about the usual number of sales to country customers, of whom there are in the city as many as are commonly found at this time of the year. Wholesale merchants are generally hopeful, but it is too soon to tell what the effect of the suspension will be upon their branch of business. No change is observable in the commission trade. On 'Change things went as usual, but there was a feeling of greater confidence.

The news of

THE SUSPENSION OF THE FIVE CHICAGO BANKS

early in the day, was received with a good deal of surprise. In regard to the elegant banking establishment at the corner of Washington and LaSalle streets, a prominent bank President said to me this morning: "But what can you expect when a bank with $500,000 capital receives deposits to the amount of $6,000,000?"

DENVER.

Special Dispatch to The Chicago Tribune.

Denver, Col., Sept. 26.—The city is free from all monetary excitement. The banks here are all doing business as usual. All of them have large surplus of currency, and profess to be able to cope with any emergency that may arise. Thus far, but one suspension has occurred, and that is regarded as only temporary. A run upon the First National of Georgetown closed its doors yesterday. The only people who have been anxious about their money are the miners. Many of them made runs on the banks in the mining districts. Thus far their action has not affected in the least the stability of these institutions, except in one instance. The business community is quite cheerful, and there is no stagnation whatever in any branch of trade throughout the Territory.

ST. PAUL.

Special Dispatch to The Chicago Tribune.

St. Paul, Minn., Sept. 26.—Inquiry this evening finds our banks not disposed to follow the example of the Chicago banks in limiting or certifying checks. Still there is an anxious feeling yet. Bankers are confident that they can continue as usual, except that they decline to discount new paper under orders from Milwaukee and Chicago. Purchases of wheat have stopped, and quotations throughout the State are nominally very low; limited sales are reported at 80 cents.

DES MOINES.

Special Dispatch to The Chicago Tribune.

Des Moines, Sept. 26.—No panic has been felt here as yet. The banks have resolved not to pay out more than $100 per day to depositors. Buying and selling of exchange has ceased and but few outsiders' stocks are taken on deposit. Merchants and business men have every confidence in the banks and are increasing their deposits. The grain and live-stock trade has almost entirely ceased. All classes are anxiously watching the course of the panic, and until it is settled all branches of trade will be light.

MILWAUKEE.

Special Dispatch to The Chicago Tribune.

Milwaukee, Sept. 26.—The suspension of the Chicago and St. Louis banks has had very little effect here. Our banks have been strengthened by the receipts of currency from New York during the past two days, and are prepared to respond promptly to all demands made upon them by depositors, but the latter exhibit no apparent uneasiness, and business continues good in all departments, breadstuffs and produce excepted. The general merchandise markets are active, and prices show no material variation since the panic.

MEMPHIS.

Special Dispatch to The Chicago Tribune.

Memphis, Tenn., Sept. 26.—The money panic of yesterday was not reflected into to-day's transactions, by any means. Those having remaining deposits in the unsuspended banks felt much easier this morning, when, from behind awning-posts and lamp-posts, they beheld the doors of their depositories open, and the clerks and officers file in one by one and arrange for the day's business. The run to-day was very light—so light, in fact, that one of the banks reports deposits greater than the checking, and might add that confidence has to a great extent been restored, though trade will suffer for days yet. There are

NO COTTON SALES,

and the planters can get no means with which to pay their laborers, consequently they are leaving the fields for the settlements and towns. The order trade here is fairly active, however, in nearly every branch,—dry goods, boots and shoes, and groceries,—and in fact the notion traffic is fair, and were the money market to let up, business would spring up at once in spite of yellow fever. The defunct banks—the DeSoto and First National—still have their banners hung on the outer walls, but nothing has as yet transpired that will throw any light upon their future course. A Receiver will, it is rumored, be appointed for the First National, and the DeSoto folks say they can pay their $178,000 deposits in a few days.

Memphis, Sept. 26.—The financial panic was not resumed to-day. At a meeting of the stockholders of the First National Bank, it was shown to have an abundance of first-class assets, and measures were taken to place the bank on a better basis than before.

LITTLE ROCK.

Little Rock, Sept. 26.—The excitement over city money and reported suspension of banks in St. Louis and other cities, continues. Everything is at a stand-still. Very few parties take city money, and no greenbacks are in circulation.

VICKSBURG.

Vicksburg, Sept. 26.—The banks have suspended for thirty days as a precautionary measure.

COLUMBIA, S. C.

Columbia, S. C., Sept. 26.—There is no run on the banks here, notwithstanding the excitement elsewhere. Cotton is being disposed of rapidly.

MONTGOMERY, ALA.

Montgomery, Ala., Sept. 26.—At a large meeting of merchants held to-day, it was resolved to pay all maturity obligations as promptly as the deranged financial situation would permit, and banks and bankers holding paper were requested to obtain an extension if it became necessary, and a similar request is made of all parties abroad who hold their paper. Resolutions full of faith and confidence were adopted.

Cotton has been coming in freely, but not a bale has been sold for want of currency, and hence these resolutions.

ATLANTA.

Atlanta, Ga., Sept. 26.—John H. James, a banker who suspended, will resume in a few days.

IN THE WEST.

SPRINGFIELD.

Special Dispatch to The Chicago Tribune.

Springfield, Ill., Sept. 26.—The financial situation here has been a quiet run on the banks all day, although there has been no appearance of a crowd or rush anywhere. All demands were promptly met; and by a run it is only meant to say that money was paid out at each of the banks for other than business purposes. Deposits were made as usual, and at some of the banks they were greater than on several days preceding. At the closing hour, 4 o'clock, the doors of the banking houses were shut, and it is safe to say that all interested breathed freer than at any time during the day. There is a dread of the morrow on all sides. It will not be strange if a run on the banks begins in the morning in earnest, yet to-night there is no evidence that such will be the case. If it should come, there is but one result to be predicted, the banks would all suspend, and still there is not one of them but what is abundantly able to meet all its liabilities if it could realize on its assets. Whether there will be any line of policy adopted by the bank officers is yet uncertain, though they hold a meeting to-night to exchange views. Last night an informal meeting was held in Mr. Cullom's room at the State National, but did not agree upon a course of action save to pay demands until more serious developments should be made, as to the possibility of a panic.

The financial situation, especially in connection with the suspension of the banks, has been discussed here largely with reference to a paragraph of Sec. 39 of the Bankrupt law, which reads: "Or who being a banker, broker, merchant, trader, manufacturer, or miner has fraudulently stopped payment; who has stopped or suspended and not resumed payment of his commercial paper within a period of fourteen days shall be deemed to have committed an act of bankruptcy," and further provides that he shall be adjudged a bankrupt on the petition of one or more of his creditors whose claims shall amount to $250, if the petition is filed within six months after the act of bankruptcy. It is thought that this provision will add much to the perplexity of resuming, if it shall not happen within fourteen days, as after that time the banks will be at the will of any evil disposed creditor or creditors.

BLOOMINGTON, ILL.

Special Dispatch to The Chicago Tribune.

Bloomington, Ill., Sept. 26.—Some excitement prevailed here last night and this morning over the financial situation, caused by the sensational reports of the Chicago *Times*. Last evening, a meeting of the bank Presidents was held. All were represented except the First National. It was determined to adopt the same rule of other cities, and to pay only small checks, giving certified checks—if so desired—for the balance. This plan was pursued to-day by all except the First National, which paid all checks in full, and declares it will continue to do so. All was quiet during the day. In the morning a number of coal-miners and others drew their deposits from the savings department of the People's Bank, but no run was even threatened. The leading merchants have passed a resolution of confidence in the banks of the city. There is a general feeling of confidence this evening.

LA SALLE, ILL.

Special Dispatch to The Chicago Tribune.

LaSalle, Ill., Sept. 26.—Operations in grain are greatly restricted and business is generally under a depression, owing to the financial news from Chicago. Grain shippers here and at various points along the river have been notified not to make the accustomed advance upon drafts upon Chicago consignees, and the financial news from all parts of the country tends to restrain our merchants from making their usual purchases.

AURORA.

Special Dispatch to The Chicago Tribune.

Aurora, Ill., Sept. 26.—As yet we have experienced no excitement in regard to our money matters. All the banks here are perfectly good. Merchants and business men in general make their usual deposits and checks are honored. The greatest confidence is expressed by our citizens in regard to the solidity and good-standing of our banks.

PEORIA, ILL.

Peoria, Ill., Sept. 26.—As advised last night, the bankers here met last evening, and agreed to stand by one another in the event of a panic, and, as a precautionary measure, resolved not to pay out currency for any considerable amounts. This action is looked on by depositors generally as a wise step, and no trouble will ensue from the temporary lock-up in which business is placed. The banks will resume in a few days, as soon as more currency is received.

DANVILLE, ILL.

Special Dispatch to The Chicago Tribune.

Danville, Ill., Sept. 26.—The Exchange Bank of J. C. Short & Co., while amply able to pay all depositors dollar for dollar, for safety this afternoon decided to refuse all checks on them for large amounts until the panicky feeling subsides. A couple of days will probably make all things all right.

FOND DU LAC, WIS.

Special Dispatch to The Chicago Tribune.

Fond du Lac, Wis., Sept. 26.—There are no indications of financial troubles in this city. The banks are strong. The farmers in Northern Wisconsin are making all necessary arrangements to hold their wheat until good prices are offered.

GRAND RAPIDS.

Special Dispatch to The Chicago Tribune.

Grand Rapids, Mich., Sept. 26.—No disturbance whatever has yet appeared in mercantile, manufacturing, or banking operations here. No indications of the pressure on banks. On the contrary, deposits increased yesterday and to-day. The only variation from the usual banking facilities is that checks on banks in Chicago, Detroit, and other cities are refused payment, thus increasing the postal money-order business. Since the beginning of the financial troubles in New York, the banks here have moved cautiously, aiming to strengthen their position. The action of the Chicago associated banks caused some surprise, but no alarm.

COUNCIL BLUFFS, IOWA.

Council Bluffs, Sept. 26.—Financial matters remain quiet here, although considerable interest is manifested concerning the progress and result of the panic elsewhere. A few depositors withdrew their money from one or two of our banks to-day, but nothing like a run was made, or is anticipated. One of our banks at the close of business this evening had on hand nearly $4,000 more than when it opened its doors in the morning, and several other institutions are able to boast of a corresponding degree of public confidence.

FORT WAYNE.

Fort Wayne, Ind., Sept. 26.—As yet neither the banks nor the people have been at all alarmed with the financial crisis in New York and other cities. Our banks are paying all depositors whatever they demand, and business is going on as if nothing had happened. The Presidents of the Fort Wayne National, Merchants' National, and First National Banks say they will continue paying as long as they have a dollar. No one shows the least symptoms of uneasiness. Reports from all parts of the country, whether favorable or unfavorable, do not change the condition of affairs here in the least.

OMAHA.

Special Dispatch to the Chicago Tribune.

Omaha, Sept. 26.—All the banks in this city are holding out and paying checks and certificates as presented. There is no general rush for money, but a steady demand.

LEAVENWORTH, KAN.

Special Dispatch to The Chicago Tribune.

Leavenworth, Kan., Sept. 26.—The following banks of this city resolved to-day to suspend payment temporarily:

First National,
Second National,
Leavenworth Savings,
Clark & Co.,
Insley, Shire & Co.,
Newman & Havens.

It is expected that the banks throughout the State will generally adopt this course as a measure of protection to themselves and depositors. Good feeling prevails among merchants, all seeming to appreciate the situation. The First and Second National are Government depositaries, and hold deposits amounting to $300,000, which are amply secured by bonds.

ATCHISON.

Atchison, Kan., Sept. 26.—The banks of this city are doing business as usual, and declare they have no intention of suspending. They are well supplied with currency, and ready for any emergency. Several of them kept open until 5 o'clock this afternoon. There was no general run upon any of them, and a few depositors withdrew their money. The universal feeling is that the banks are sound. The Savings Bank had a greater demand upon it of any others, but met all the demands promptly.

Special Dispatch to The Chicago Tribune.

EAST SAGINAW.

East Saginaw, Sept. 26.—At the opening of the banks this morning, a run was commenced on the Second National, the People's Savings Bank, and Thomas P. Sheldon & Co. The run was heaviest on Sheldon & Co., who do a savings business in connection with private banking business. As many as one hundred depositors, mostly of the poorer class, presented their claims at once. It was rumored, during the afternoon, that the bank had suspended, but it kept open doors until the usual time of closing. In the afternoon, a meeting was held at the Bancroft House, at which seven banks from East Saginaw, two from Saginaw City, four from Bay City, and one from Flint were represented. After a full discussion a series of resolutions were adopted, to which all the banks present acceded. The following resolutions embody the sense of the meeting:

Resolved, That as the views of the persons present that the best interests of the country will be best promoted by bankers declining to pay currency pending the present crisis, beyond the actual necessities of business; banks and bankers to certify checks drawn against actual deposits when desired, such checks to be used, so far as the same may be available, in the ordinary business of the country.

Resolved, That we recommend to all savings banks to avail themselves of the right of giving notice before paying depositors until the present excitement shall die away.

MATTOON.

Special Dispatch to The Chicago Tribune.

Mattoon, Ill., Sept. 26.—Our banks here, the First National and Farmers' & Merchanics', are regarded by all our business men as financially sound, but on account of the action of the banks they refuse to pay any but small deposits.

DUBUQUE.

Dubuque, Ia., Sept. 26.—There has been more excitement here to-day than has been seen for a long time. At 9 o'clock this morning, notice was posted on the door of the Merchants's National Bank that it would not be open for the transaction of business. The notice read as follows:

"This bank is temporarily suspended, as it is impossible to procure currency for the transaction of business. By order of the Board of Directors. F. W. H. Sheffield, President; R. A. Babbage, Cashier." This notice, of course, produced a commotion, and the news spread through the town like wildfire. The Merchants' is the leading bank here, having the largest amount of depositors, doing mostly a commercial business, and it has preserved the unlimited confidence of the community. The immediate cause of its suspension has been its inability to procure currency from Chicago, where a large balance is due. Its loans are of the best, and no one entertains a doubt but business will be resumed in a few days. A meeting of the Directors will be held to-morrow to determine upon its future course, and will no doubt open as soon as the flurry is over.

The First National Bank to-day pursued the same course as that adopted in Chicago, paying only small checks of $100 and less. This bank has a large amount of balances in Chicago, Milwaukee, and other places, but none of it can be made available. The bank, consequently, pays small checks, and offers to depositors a choice out of its bills receivable to make them good, the bank indorsing them.

The Commercial National Bank is paying everything in full, and say they will go through all right, as they have enough to meet all demands that can possibly be made against them. There was a small run on them during the day, but at 3 o'clock their cash out was only $1,600 less than deposits made in the course of the day.

There has been a run on the German Savings Bank all day, this bank having a large number of depositors among poor people, but every dollar has been promptly paid, and the officers say they can meet every cent. In fact, they rather court a run to show how strong they are. The bank is certainly doing splendidly.

A small run has been made on the Peoples' Savings Bank, but all paper due is promptly paid, and even some not yet due. Deposits here, however, are quite equal to the amount paid out.

ABROAD.

London, Sept. 26.—£4,280,000 in sovereigns, and £51,000 in gold bars were drawn from the Bank of England to-day for shipment to America.

London, Sept. 26.—It is believed the heavy shipments of gold to America, already reported, are not made in consequence of the low nominal rate of exchange, but to settle the liabilities of bankers here, incurred before the financial troubles in New York began.

London, Sept. 26—4:30 p. m.—American securities are excited, with a large business doing, at wide fluctuations. There is much uneasiness in the market. United States 5-20 bonds, 1865s in gold, 94¾; 1867s in gold, 75; 10-40s, 90½; new 5s, 91.

3:45 p. m.—The market for all American securities is flat, and prices have declined heavily.

London, Sept. 27.—5 a. m.—The London *Times* this morning in its leader says: In view of the great fact, that the mercantile classes of the United States are still unharmed, if means are devised to check the utterly groundless decline in rates of exchange, so as to permit the continuation of legitimate commerce, the solid interests of the country will remain free from peril, and there will consequently be no contagion from disaster in England.

YELLOW FEVER.

Temporary Improvement in Memphis—The Mortality List in Shreveport Yesterday—New Orleans Comparatively Free from the Disease.

Special Dispatch to The Chicago Tribune.

Memphis, Tenn., Sept. 26—12 p. m.—The mortality from "Bronze John" to-day shows a decrease of nearly 25 per cent since yesterday,

THE DEATHS

being fifteen, and the total from all causes twenty-one, as follows:

Henry Rose, yellow fever; Thomas O'Brien, yellow fever; John T. Dalton, yellow fever; John Houghton, yellow fever; Mrs. Collins, yellow fever; John Fitzpatrick, 38, yellow fever; colored child, congestion; Mary Brien, yellow fever; Catherine Madden, yellow fever; Mary Mahoney, yellow fever; John F. Vandosen, unknown; John F. Sharmeyer, yellow fever; Olivia G. Rawlings, typhoid dysentery; Mrs. Rebecca Fannell, yellow fever; Kate Kanale, yellow fever; J. L. McDermott, yellow fever; Charles Johnson, colored, lung fever; Joseph Cooney, yellow fever; Frank B. Powers, yellow fever; Lucy Jackson, colored, bilious fever; Sophia Marks, yellow fever.

THE HOWARDS

are hard at work and to-day received the first installment of patients in their new hospital, in the upper part of the city. The neighbors, however, object to the close proximity of the building, and threaten to burn it to-night,—but won't, as the police guard it. A number of new cases were reported to-day, and it is thought that the extremely warm weather will develope more by Sunday morning.

To the Associated Press.

New Orleans, Sept. 26.—The morning papers contain certificates from Drs. Holcomb, Bemis, Holt Bickham, Wood, J. W. and J. T. Scott, Dennis, Crawcour, Austin, Stille, R. S. and M. Angell, and Bailey, some of the oldest and most prominent physicians of this city, showing that at this time they have not a single case of yellow fever under treatment; that the sanitary condition of the city is excellent, and that strangers can visit New Orleans with perfect safety. It is believed here that all quarantines against this city, having been established upon false or exaggerated reports, will soon be removed.

Shreveport, Sept. 26.—Interments to-day: Otto Freeman, 33; C. Doherty, 30; A. P. Page, 68; Chris. Cosgrove; Ella Hunsicker; Wm. Nesbitt, 16; Mrs. E. F. Hall, 36; Rebecca Kendall, 17; Jack Holton; Sam C. Peters (colored), 38; J. W. Gayle, 69; Miss Moncure; Miss Adeline Fory, 30. All white but one.

Montgomery, Ala., Sept. 26.—Two deaths from yellow fever here to-day.

Memphis, Sept. 26.—Thirteen yellow fever interments to-day.

SPRINGFIELD.

State Board of Equalization—Mr. Derrickson's Minority Report—The Revenue Collectorship.

Special Dispatch to The Chicago Tribune.

Springfield, Ill, Sept. 26.—In the State Board of Equalization, the Committee on Lots made a majority and minority report. The majority fix the number of lots in the State at 756,421, the average value of which is $337.54; the equalized value of all is $243,000,000. The lots in Cook County are increased 60 per cent, the value being $144,746,414. Mr. Derickson, the minority member, fixes the total value of lots in Cook County at $130,244,722, being a little over $14,000,000 less than the majority. His total value of the lots of the State is $242,519,745, being over $1,000,000 more than the majority report. To do this, he has added to other counties. There is a surplus on this class of property of $1,181,658 that will have to be distributed on other property.

Mr. Derrickson supported the minority report by an argument before the Board, in which he stated, in substance, that the report which he offered was intended for a compromise on Cook County assessments only. He did not believe that even his report would do justice to his county, but as it was the best he could possibly hope to get, he was willing to compromise upon it. It is doubtful, however, if he will be able to carry his report through the Board.

The Board finally referred the majority report on town lots to the General Equalization Committee to-night, in spite of the efforts of the Cook County members to have the change made recommended by Mr. Derrickson in the assessment of Cook County. Out of the whole number of town lots in the State, above given, Cook County has 222,860.

Col. Jonathan Merriam is in the city. He has received official notification of his appointment as Collector of this District. He does not expect to take charge of the office, however, until from the 10th to the 15th of next month, as it will take till that time to make his bond, send it to Washington and receive a duplicate of approval. There is a rumor that he will wipe out all the old Collectors and others in the District, who were appointed by the Collector, and begin a new deal.

THE POLARIS CREW.

New York, Sept. 26.—A St. Johns dispatch reports the arrival there of a whaler, which met the United States steamer Tigress at Niattie Harbor, on the 16th of September. She was bound to Ivitook for coal, where she would also try to meet the Northern whalers, in the hope of rescuing the Polaris crew, or gaining some intelligence of them.

MARRIAGES.

HASKELL—MANN—At the residence of the bride's parents on Sept. 25, by the Rev. Mr. Prentice, Mr. J. W. C. Haskell, of this city, and Miss Ella R. Mann, daughter of Austin Mann, Esq., of Aurora, Ill.

CLARK—DOWNIE—At the residence of the bride's sister on Wednesday, the 24th inst., by the Rev. T. W. Goodspeed, Edwin J. Clark and Miss Emma G. Downie, both of Chicago. No cards.

DEATHS.

CASEY—At 8 p. m., 26th inst., Maggie Mabel, daughter of Conny and Mary Casey. The funeral will take place Sunday, 28th, by cars to Calvary.

MELVILLE—Sept. 25, at his residence, William R. Melville, Prelate St. Bernard Commandery, K. T. Funeral from the above-named place, Sunday, Sept. 28, at 9½ o'clock a. m.

☞ Hamilton and Prescott, Ont., papers please copy.

JEWEL—Sept. 24, Henry Jewel, of Chicago, aged [illegible] years, of dropsy.

☞ Buffalo and Canada papers please copy.

GRANNIS—At Park Ridge, Sept. 26, Almira M., wife of Rollin W. Grannis. Notice of funeral in this evening's papers.

GRAUL—Sept. 25, Margaretha Graul, aged [illegible] years. Funeral Sunday, Sept. 28, at 1:30 o'clock, from her late residence, 88 South Jefferson-st.

☞ Philadelphia papers please copy.

AUCTION SALES.

By ELISON & FOSTER.

AUCTION SALE OF VALUABLE CITY PROPERTY,

On Saturday Afternoon, Sept. 27,

At 3 o'clock, on the ground.

Being Lots 7 and 11 in Block 13, and Lot 13 in Block 9, of Duncan's Addition, each 50 feet front by 125 feet deep.

Lot No. 11 fronts west on Sangamon-st., between Adams and Jackson-sts.

Lot No. 7, east front on Peoria-st., between Adams and Jackson-sts.

Lot 13, Block 9, west front on Peoria-st., between Monroe and Adams-sts.

These Lots are centrally located, embracing the most desirable property to be found in the city.

TERMS OF SALE—One-third cash, balance in one and two years with 8 per cent interest. Title perfect. Abstract furnished with each Lot.

ELISON & FOSTER, Auctioneers, 87 Market-st.

653 S. DEARBORN-ST.

Between Thirty-second and Thirty-third-sts.

COTTAGE AND GROUND AT AUCTION.

MONDAY, Sept. 29, at 3 o'clock ON THE GROUND. Cottage has 8 rooms, with gas and water. Lot 25 feet front by 112 feet deep. TITLE PERFECT. Terms of sale, one-third cash, balance in monthly payments. A deposit of $100 required at time of sale.

ELISON & FOSTER, Auctioneers, 87 Market-st.

By WM. A. BUTTERS & CO.

WM. A. BUTTERS & CO., AUCTIONEERS.

Regular Salesrooms for Dry Goods, Clothing, Boots and Shoes, Furniture, Carpets, and General Merchandise, at

15 & 17 RANDOLPH-ST.

Regular Salesrooms for Real Estate, Room 2 Hawley Building, 144 and 146 Dearborn-st., cor. Madison.

Regular Saturday's Sale.

Parlor & Chamber Furniture,

Dining-Room Furniture, Pianos, Carpets, Plate Mirrors, Hair Mattresses, Parlor & Cook Stoves, Crockery, Bedding, &c.,

AT AUCTION,

On Saturday, Sept. 27, at 9 1-2 a. m.,

At our Salesrooms, 15 and 17 Randolph-st.

WM. A. BUTTERS & CO., Auctioneers.

1318 PRAIRIE-AV.

Genteel Household Furniture

AT AUCTION,

On MONDAY, Sept. 29, at 10 a. m.,

At Dwelling No. 1318 Prairie-av., consisting of Parlor, Chamber, and Dining-room Furniture, Carpets, Bedding, Crockery, Glassware, Stoves, &c., and everything appertaining to housekeeping.

WM. A. BUTTERS & CO., Auctioneers.

Fine Collection of OIL PAINTINGS AT AUCTION,

On TUESDAY and WEDNESDAY AFTERNOONS, Sept. 30 and Oct. 1.

We will offer a fine collection of Oil Paintings from the Art Gallery of Hugh A. McCann, Esq., Philadelphia, containing works by many of our most prominent artists. Pictures and frames will be sold together. Sale peremptory. Catalogues ready and pictures on exhibition Monday. WM. A. BUTTERS & CO., Auctioneers.

☞ Sale commencing at 3 o'clock each day.

By C. C. THAYER & CO.

POSTPONEMENT!

The Auction Sale of Lake Shore Property in

WINNETKA,

Advertised for to-day, will take place on

Saturday, Oct. 11, 1873.

C. C. THAYER & CO., Auctioneers, 186 East Madison-st.

BY GEO. P. GORE & CO., 68 & 70 Wabash-av.

AT AUCTION,

Book Cases, Wardrobes, Parlor and Chamber Sets, Black Walnut Bedsteads and Bureaus, Sofas, Lounges, Tables, Mattresses, Mirrors, Office and Parlor Desks, Show Cases, 30 Crates W. G. Crockery, 50 packages Glassware.

AT 12 O'CLOCK.

Top and Open Buggies, Road Wagons, Express Wagons, Double and Single Harnesses.

Strangers should call and see our large stock and the finest Auction House in America.

On SATURDAY, Sept. 27, at 9 o'clock, prompt.

GEO. P. GORE & CO., Auctioneers, 68 and 70 Wabash-av.

By T. E. STACY.

MORTGAGE SALE

At 10 a. m., SATURDAY, Sept. 27, 1873, at 161 Madison-st., near corner of Dearborn: 4 Stoves, lot of Bottles, 8 Office Desks, 1 Carpet, 1 Brown Horse, 1 Sorrel Horse, 1 Coupe Harness, 1 Covered Delivery Wagon, nearly new, and very stylish lot of Shelving Lumber, etc.; 1 Corking Machine. The above must be sold; fine chance.

T. E. STACY, Agent.

By TAYLOR & HARRISON.

New and Second-Hand Furniture, Carpets, Cutlery, Show Cases, Harness, &c.,

SATURDAY MORNING, Sept. 27, at 9½ o'clock.

TAYLOR & HARRISON, Auctioneers, 21 and 23 South Canal-st.

BY BRUSH, SON & CO., 41 South Canal-st.

Furniture, Carpets, Stoves, &c., &c., at Auction, Saturday, Sept. 27, at 9 a. m. Large line of Furniture, new and second-hand; nearly 1,000 yards Body Brussels and Woolen Carpets; full line of Parlor and Cooking Stoves, Ranges, &c. BRUSH, SON & CO., Auctioneers. Cash advances made on consignments.

By OSGOOD & WILLIAMS, West Side Auction House, 68 South Canal-st.

On Saturday, 9:30 a. m., we will sell at Auction a large line of Furniture and Household Goods, including Parlor and Chamber Suits, Kitchen Furniture, Carpets, Crockery, Lounges, and New Mattresses. Also, a line of Office Desks, 20 new Harness, Chromos, &c. Attend this sale and save 25 per cent in buying.